

KERMAN HOUSING ELEMENT

AN ELEMENT OF THE KERMAN GENERAL PLAN



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KERMAN

HOUSING ELEMENT

AN ELEMENT OF THE KERMAN GENERAL PLAN



In this document, you will learn the following:

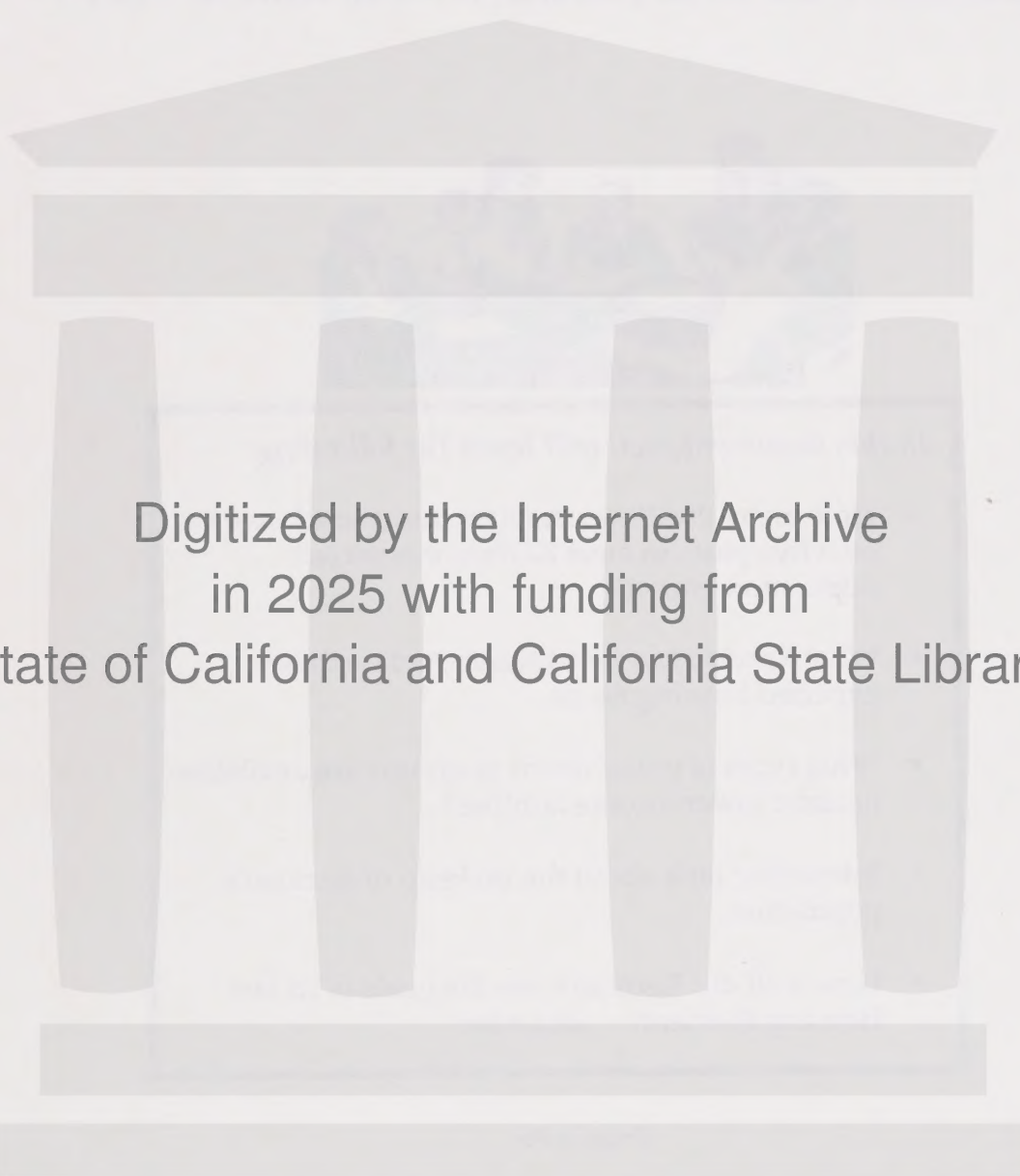
- How many dwellings must be constructed over the next five years to meet Kerman's expected population growth?
- What Kerman can do to accommodate those expected housing needs
- What types of government programs are available to assist lower income families?
- Interesting facts about the makeup of Kerman's population.
- How well did Kerman meet the goals of its last Housing Element? . . .and more!

Prepared For:

CITY OF KERMAN

Prepared By:

COLLINS & ASSOCIATES



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A RESOLUTION OF THE CITY COUNCIL OF THE CITY OF KERMAN APPROVING AN UPDATE TO THE KERMAN HOUSING ELEMENT

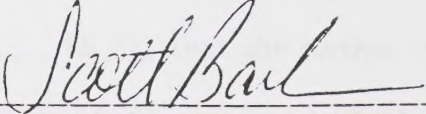
BE IT FURTHER RESOLVED, that the City Council hereby approves the Kerman Housing Element Update and its corresponding negative declaration. The foregoing resolution was adopted upon a motion of Council member Vital, seconded by Council member Rodriguez at a regular meeting of the City of Kerman City Council on the 1st of June, 1993, by the following roll call vote:

1 AYES: Vital, Toste, Barber, Rodriguez, Garcia


2 NOES: None

3 ABSTAIN: None

4 ABSENT: None

5
6 
7 MAYOR, CITY OF KERMAN

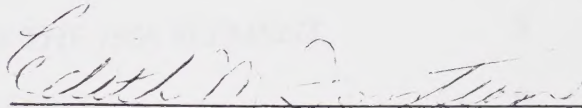
8 ATTEST:

9
10 
11 CITY CLERK, CITY OF KERMAN

CITY CLERK'S CERTIFICATE

EDITH M FORSSTROM does hereby certify as follows:

That she is the City Clerk of the City of Kerman, and that the foregoing resolution, being Resolution No. 93-27 was passed at a regular meeting of the City Council of the City of Kerman held on the 1st day of June, 1993, that she further certifies that the foregoing is a true and correct copy of the said Resolution No. 93-27 so adopted.



CITY CLERK

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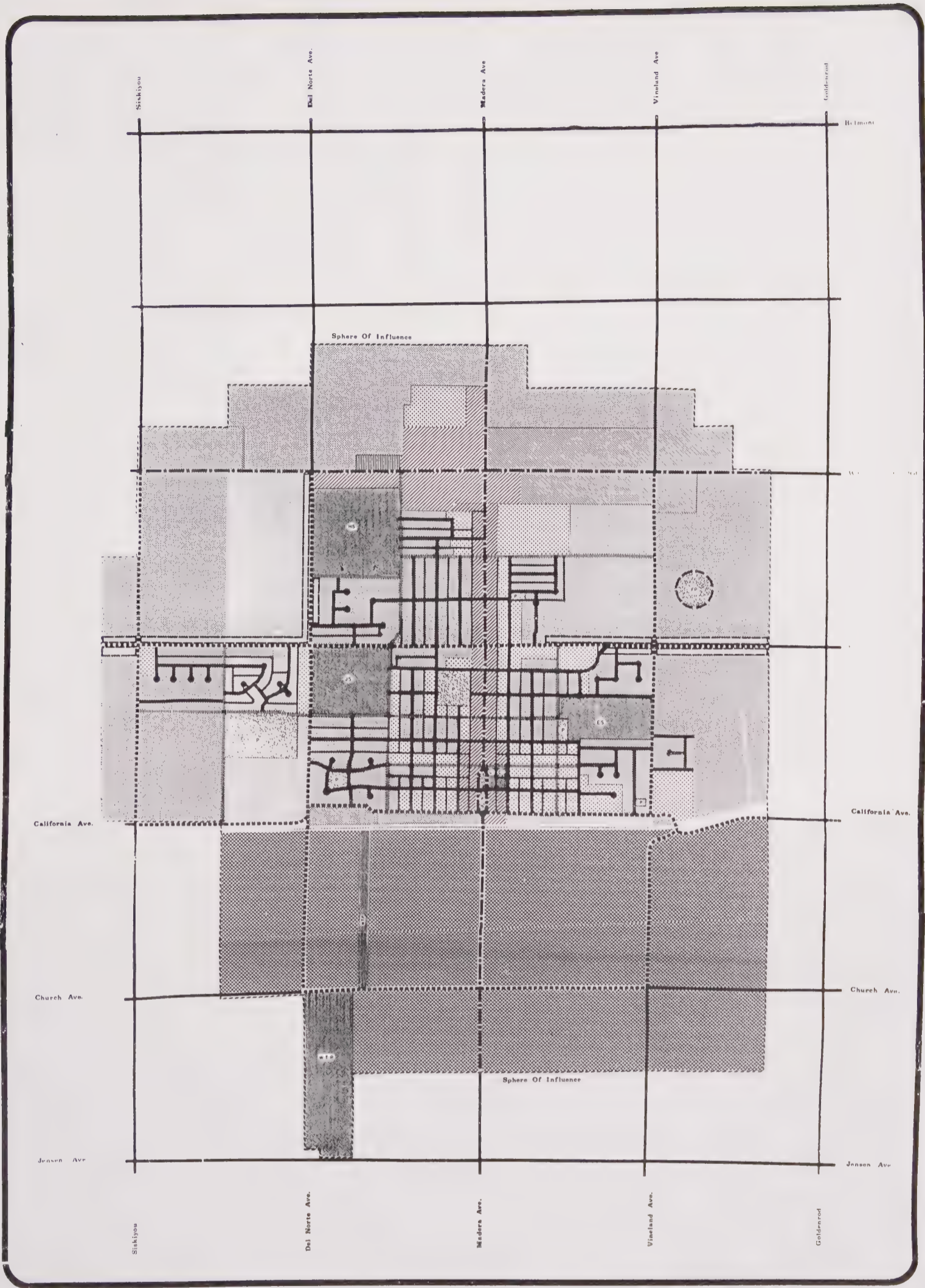
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CHAPTER 1

INTRODUCTION



KERMAN

LONG RANGE GENERAL PLAN

CONSULTIVE PLANNERS
UPDATED JANUARY 1, 1991



LEGEND:

	AGRICULTURE		INDUSTRIAL		Collector
	URBAN RESERVE: Future urban use is designated by patterns bordering reserve areas		Light Industrial		Local Collector
	RESIDENTIAL		Heavy Industrial		Local
	Medium Low Density		PUBLIC		SPECIAL POLICY AREAS
	Medium Density		Schools		Generalized Boundary
	Medium High Density		Park		Medium Low Density Residential Area (See Res. No. 79-41)
	COMMERCIAL		Future Parks: Generalized Location		
	Neighborhood Commercial		Civic Center		
	General Commercial		Wastewater Treatment Plant		
	Service Commercial		CIRCULATION		
			Arterial		

I. INTRODUCTION

The Housing Element is one of seven General Plan Elements mandated by the State of California. It is intended to direct residential development and renewal efforts in ways that are consistent with the overall economic and social values of Kerman and that work toward achievement of the State goal of accommodating the housing needs of Californians at all economic levels. The residential character of Kerman is to a large extent, dependent upon the variety of its housing units, their location, and their maintenance.

The Housing Element is Kerman's official response to findings by the State Legislature that availability of decent housing and a suitable living environment for every Californian is a high priority. By identifying local housing needs, adopting appropriate goals and policies, and providing local legislation and programs to meet these needs, local government will be more effective in dealing with the housing needs of its residents.

AUTHORITY

Section 65580 of the California Government Code contains directives for preparation of local Housing Elements.

HOUSING ELEMENT RELATIONSHIP TO OTHER GENERAL PLAN ELEMENTS, ADMINISTRATIVE PRACTICES, AND RELATED PROGRAMS

The Housing Element of the General Plan is only one part of a local jurisdiction's planning program. There are many interrelationships with other program activities which limit, augment, and implement policies and goals of the Housing Element.

State Planning Law

State law requires all local jurisdictions to adopt and maintain a General Plan incorporating seven required elements. The law also requires the plan to be internally consistent, to have zoning conformance (except charter cities), and not be amendable at will. Additionally, Section 65300.7 of the law provides that local agencies may prepare their general plans to accommodate local conditions and circumstances, while meeting the law's minimum requirements.

Local General Plans

The General Plan should be a clear and concise document that is easily understood by the public. It is not intended to present a full array of all City programs, conditions and circumstances. A local plan will not, typically, identify all linkages in City programs and processes that impact a plan, policy or program.

Housing Element Implementation

Kerman's Housing Element serves as a guide to several City and County departments and agencies. It is not self-implementing. Some of the relationships are:

1. The City Planning Department develops statistical information, land use policies, housing policies, and General Plan Elements. It also maintains the Zoning Ordinance and administers the California Environmental Quality Act. The Building Department enforces building and rehabilitation codes.
2. The County's Community Development Department is most heavily involved in the implementation of the Housing Element. The Department's programs and the Housing Assistance Plan represent implementation actions.
3. The Environmental Health System of the Fresno County Health Department is responsible for County-wide Housing Code enforcement and monitoring.
4. The Fresno County Housing Authority is responsible for the development and maintenance of public housing and administering programs providing low rent housing.
5. The Council of Fresno County Governments (COFCG) is responsible for maintaining a regional housing element that is essentially a compilation of all member agency elements into a coordinated document, and preparing a Regional Housing Allocation Plan.
6. The County Social Services Department and Economic Opportunities Commission both provide extensive assistance programs ranging from supplemental grants for rent to grants to defray utility costs.

The City of Kerman implements these programs mainly through the Planning and Public Works Departments. The Planning Department is responsible for the implementation of the Housing Element. Citizens are involved in accessing housing programs primarily as a result of contact with the Planning Department. In many cases, the City's Building Department and the County Health Department make referrals as a result of code enforcement.

General Plan Consistency

The California Government Code requires that General Plans contain an integrated, internally consistent set of policies. When any one element of the General Plan is revised, and especially when new policies and priorities are proposed, the other elements must be reviewed to ensure that internal consistency is maintained.

As part of the review process of each and every proposed General Plan amendment a finding of consistency must be made. Staff reviews each amendment to insure that it is consistent with the goals, policies and programs of other elements. Text and diagrams are reviewed or updated periodically as part of this process. In this case, the City of Kerman's housing element is consistent in terms of goals, policies and implementation programs. However, the other elements of the General Plan were done some years ago. Therefore, many of the population statistics and population projections will not be consistent with the other elements. As the other Elements are updated, they will be consistent with new population figures as they become available.

HOUSING ELEMENT ORGANIZATION

Government Code Section 65583 requires the Housing Element to include these basic components:

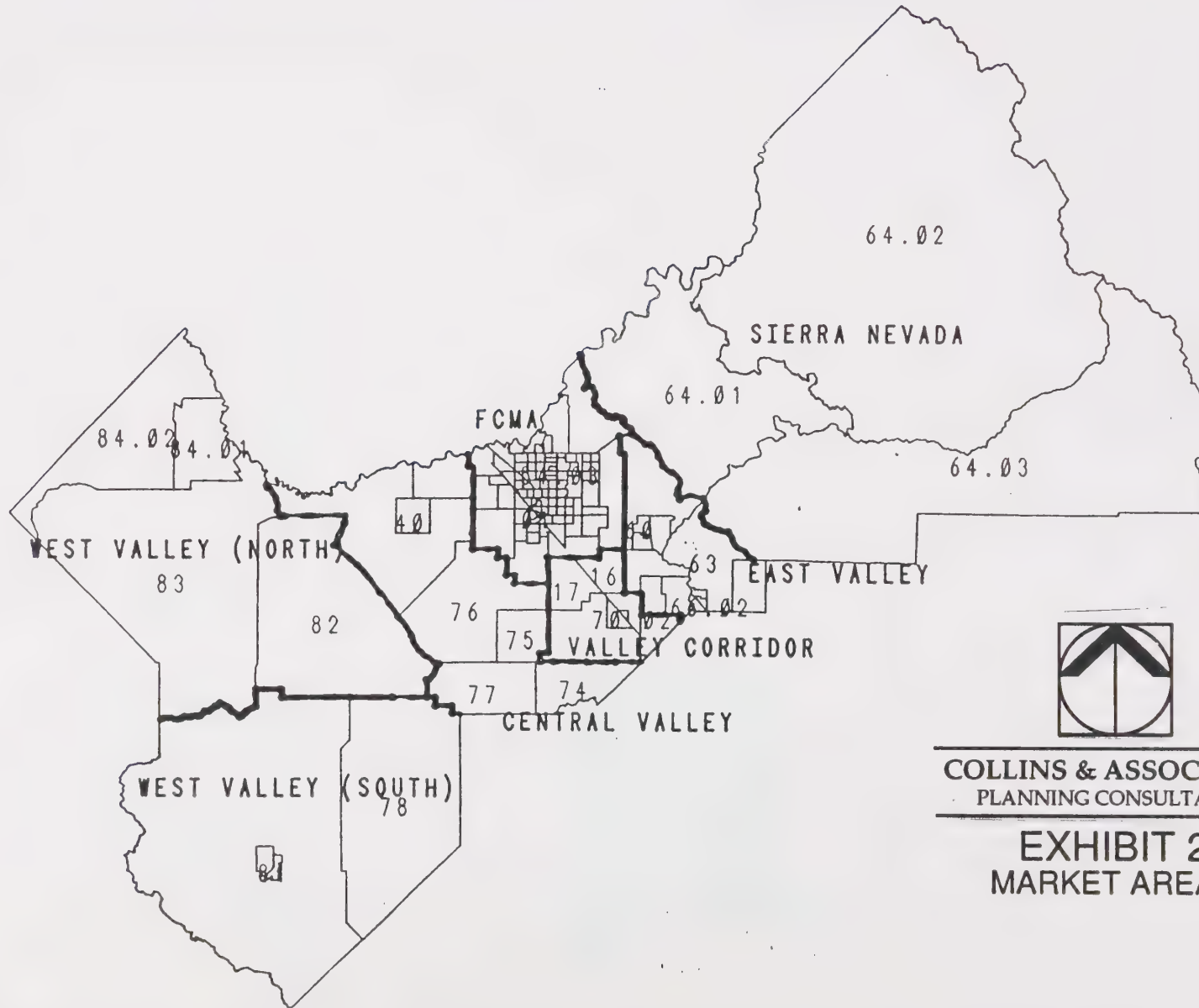
1. A review of the previous Housing Element's goals, policies, programs and objectives to determine the effectiveness of each factor and the overall success of the element. The Housing Element update shall be revised to reflect the results of this review.
2. An assessment of Kerman's housing needs and an inventory of resources and constraints as they relate to the meeting of these needs.
3. A statement of the community's goals, quantified objectives, and policies relative to the maintenance, improvement, and development of housing in Kerman.
4. A program that sets forth a five-year schedule of actions that Kerman intends undertake to implement the policies, goals and objectives of the Housing Element. This will be achieved through the administration of land use and development controls, provision of regulatory concessions, and the utilization of appropriate federal and state financing and subsidy programs when available.

To incorporate the above requirements, this Element is organized into nine chapters. Chapter I defines the intent of the Housing Element and the relationship of the Element with state directives and other General Plan Elements. Chapter II reviews the 1984 Housing Element's new construction needs with actual development, and a program by program review of the 1984 Element, analyzing why each program worked or did not work. Chapters III and IV provide current population, economic, and housing information that serve as a basis for determining current and future housing needs that are established in Chapter V. Chapter VI provides an inventory of available lands to meet housing needs. Chapter VII provides a discussion of governmental and non-governmental constraints as they impact the provision of housing. Chapter VIII sets forth the goals and policies of the Element and Chapter IX includes the implementing actions and programs necessary to achieve the goals and objectives.

PLAN AREA

Two geographic areas are significant for planning purposes. The first is the territory contained within the Kerman's General Plan Planning Area (See Exhibit 1). This area provides sufficient residential lands to meet local housing needs through 1996.

The second Planning area is a much larger housing market area of which the City of Kerman is a part (See Exhibit 2). This Planning area, which is one of seven housing Market Areas in the County, has been established based upon social and economic linkages that influence the quality and quantity of housing. Kerman is located within the Center Valley market area as defined by the Council of Fresno County Governments (COFCG). The market areas are consistent with those drawn up in 1984 by the COFCG. Market areas are sub-regions in which there is interaction between employment opportunities and where people choose to live.



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EXHIBIT 2
MARKET AREAS



CHAPTER 2

EVALUATION OF THE 1984 HOUSING ELEMENT

II EVALUATION OF THE 1984 HOUSING ELEMENT

The City of Kerman has reviewed its Housing Element and has evaluated the effectiveness of its housing goals, objectives, and policies in contributing to the attainment of the state and local housing goals. This Chapter also reviews Kerman's success in implementing the 1984 Housing Element. The 1993 Housing Element has been revised to reflect the results of this review.

Table 1 identifies the 1984 Housing Element's goals, objectives and policies. It also provides a brief statement as to how well each objective was met. Interviews were conducted with development companies and housing agencies, such as the Fresno County Housing Authority and Farmers Home Administration (FmHA), to determine how Kerman met its housing objectives. Unfortunately, information from these sources was limited or not available. The 1993 Element will resolve this situation by requiring Kerman to establish a monitoring program.

The City of Kerman, in some cases exceeded the expectations of the 1984 Housing Element and in other cases did not achieve its goals. For instance, 124 units of multi-family housing are designated for low-income households was constructed between 1985 and 1990. In addition, 100 multi-family units are available for non-market rate households. Section 8 applications and other forms of housing assistance are welcomed at this particular complex; however, they are not reserved for these households.

Implementation of many of the goals, policies and objectives is dependent on a variety of factors. The City must take an active role in the implementation program; however, many of the programs are implemented by other agencies, organizations or the private sector. The 1984 Housing Element contains an Action Plan which was developed to assist the City in the implementation process. Table 2 displays the 1984 Action Plan and its results. The City, in some cases, can make suggestions and let the developer/applicant know what types of programs are available. However, the City cannot mandate that the applicant implement the programs. The 1993 Housing Element will set forth realistic housing goals for the City. It will also provide a monitoring program so that the City can actively track which programs have been achieved and which have not.

**TABLE 1. EVALUATION
1985 HOUSING ELEMENT GOALS,
OBJECTIVES AND RESULTS**

GOAL	OBJECTIVE	RESULTS
1. To produce sufficient new housing to insure the availability of affordable housing for all households in Kerman.	<ul style="list-style-type: none"> • Construction annually of 10 new housing units. 	<ul style="list-style-type: none"> • An average of 26 single-family and 38 multi-family units were constructed from 1985 through 1990 (Total of 379 units).
2. To manage housing and community development in a manner which will promote the long-term integrity and value of each new housing unit and the environment in which it is located.	<ul style="list-style-type: none"> • Maintenance of community design and improvement standards that will provide for the development of safe, attractive, and functional housing developments and residential environments. 	<ul style="list-style-type: none"> • Achieved through the implementation of building and design standards during the planning and construction phases of development.
3. To provide for a choice of housing locations for all residents.	<ul style="list-style-type: none"> • Designation of sufficient land for residential reserves to provide 200 percent of the land required for new development through 1990. 	<ul style="list-style-type: none"> • Achieved - Kerman has 593 acres reserved for Medium density development and 24 acres for Medium low density.
4. To maintain and improve the quality of the existing housing stock and the neighborhoods in which it is located.	<ul style="list-style-type: none"> • Rehabilitation of an annual average of 14 dwellings for very low-, low-, and moderate-income households through 1990. • Conservation of all existing dwellings for very low-, low-, and moderate-income households through 1990. 	<ul style="list-style-type: none"> • Not accomplished - a total of five dwellings were rehabilitated.
5. To promote equal access to safe and decent housing for all economic groups.	<ul style="list-style-type: none"> • Conservation of all existing dwellings for very low-, low-, and moderate-income households through 1990. • Non-market rate housing assistance to 5 percent of the existing needy households and to all new needy households by 1990. • Rental assistance annually to an average of 10 very low-, low-, and moderate-income households by 1990. • Homeowner assistance to 14 low-very low-, and moderate income households through 1990. 	<ul style="list-style-type: none"> • Accomplished - Kerman only had six homes demolished in the five year time period and had no condominium conversions. • See discussion below.
6. To promote energy conservation.	<ul style="list-style-type: none"> • Amend local ordinances to promote energy conservation. 	<ul style="list-style-type: none"> • Achieved - Kerman has 231 units designated for families who qualify for rental assistance. • Not achieved - in 1986 there were six home assisted through Self Help Enterprises. • The City has adopted the 1989 Uniform Building Code.

**TABLE 2: EVALUATION OF 1985 KERMAN HOUSING ELEMENT
5-YEAR ACTION PLAN**

PROGRAM	ACTION PLAN	TARGET	RESPONSIBLE AGENCY	FUNDING SOURCE	TIME FRAME	RESULTS
Provision of adequate sites for development.	Kerman will pursue annexation of reserve areas to provide land necessary to accommodate needs.	Citywide	City of Kerman	General Fund	Five years	The City has a tax sharing agreement with Fresno County to allow annexations.
	Kerman will investigate ways to encourage urban infill.	Citywide	City of Kerman	General Fund	1985	The City developed a density bonus Ordinance in 1990.
	A community audit will be conducted to identify infrastructure and service limitations.	Citywide	Fresno County	CBDG / Jobs Bill	1984-1985	Accomplished: County identified a five year plan in Nov. 1988
	Kerman will request Fresno County to put zoning info on the EMIS system.	Citywide	Fresno County and Kerman	General Fund	1987	Kerman created its own computerized database system in 1990.
	Kerman will inventory gov't owned land and analyze for housing.	Citywide	City of Kerman	General Fund	1984-1985	No City owned property except ponding basins, parks and industrial park.
Provision for very low, other low, and moderate income housing development	Kerman will participate in the issuance of Mortgage Revenue Bonds (low interest rates to homebuyers)	Citywide	Fresno County	P r i v a t e Investors/CDBG	1986-1990	Not accomplished due to a lack of interest in the private sector
	Encourage FmHA 502 Interest Subsidy programs	Citywide	Fresno County Private developers	Farmers Home Administration	1984-1990	Sunset Apartments constructed in 1986 (36 units).
	Encourage developers to apply for HUD Section 8 New Construction allocations.	Citywide	Private developers	Federal Dept. of Housing and Urban Devel.	1984-1990	Accomplished through the construction of 100 units - Vintage Apts.
	Support the Housing Authority's implementation of Public Housing Rental Program and Section 8 program.	Citywide	City and County Housing Authority	Federal Dept. of Housing and Urban Devel.	Ongoing	Existing 40 unit Housing Authority complex. Currently holding discussions for possible expansion.
	Encourage developers to make application for FmHA 515 loans.	Citywide	Fresno County Private developers	Farmers Home Administration	1984-1990	No interest by private sector at this time.
	Encourage developers to make application for CHFA AB 33 Subsidized Rental allocations.	Citywide	Private developers	CA Housing Finance Agency	Open	No interest by private sector at this time.
	Participate in the issuance of multi-family mortgage revenue bonds.	Citywide	Fresno County Private developers	CDBG/Private investors	1985-1990	No bonds issued due to lack of interest by the private sector.

**TABLE 2: EVALUATION OF 1985 KERMAN HOUSING ELEMENT
5-YEAR ACTION PLAN**

PROGRAM	ACTION PLAN	TARGET	RESPONSIBLE AGENCY	FUNDING SOURCE	TIME FRAME	RESULTS
Housing Rehab and Conservation	Participation in the Housing Assistance Rehabilitation Program (HARP)	Citywide	Fresno County	CDBG	1988-1990	Fresno County has not had any HARP projects in Kerman during this time period.
	Support the Housing Authority's Rental Rehabilitation Program	Citywide	City and County Housing Authority	Dept. of Housing and Urban Devel.	Ongoing	City continues to work and support the Housing Authority.
	Participate in the HUD Rental Rehab program.	Citywide	Fresno County	Dept. of Housing and Urban Devel.	1985-1990	Seven homes rehabilitated County wide - the County did not indicate if Kerman was a recipient.
	Encourage homeowners to apply for 504 Single Family Rehab allocations (5 units).	Citywide	Farmers Home Administration	Farmers Home Administration	1984-1986	Farmers Home did not have sufficient information to market the program nor staff to package the loans.
	Participate in the HUD Section 312 program (10 units).	Citywide	Fresno County	Fed. Dept of Housing and Urban Devel.	1984-1990	Not accomplished - County no longer provides loan packaging service for this program.
	Inspection of mobile home parks on an annual basis.	Citywide	Fresno County Health Dept.	General Fund	Annually	Accomplished - the County does an annual inspection of site.
	Housing code inspections.	Citywide	Kerman Building Dept./Fresno Co. Environmental Health	Building permit fees/General fund	Ongoing	Accomplished thru plan check and building inspections.
	Review housing policies relating to housing conservation and adopt new policies as needed	Citywide	Kerman Planning	General fund	1985	In 1985 the City updated the Housing Element.
Housing to accommodate special needs.	Participate in a program to develop data on overcrowding to formulate programs to address the problems.	Citywide	Fresno County/Kerman	CDBG	1984-1985	No special study was undertaken.
	Encourage developers to apply for HUD Section 202 allocation	Citywide	Non-profit sponsor	Fed. Dept. of Housing and Urban Devel.	Open	No interest shown by non-profit organization.
	Support Housing Authority's operation of farmworker housing.	Citywide	Housing Authority	FmHA	Ongoing	The City of Kerman did not qualify for farmworker monies.
	Support the County in a program defining the need for farm worker housing.	Citywide and surrounding areas	Fresno County	CDBG	1984-1985	Kerman is willing to work with the County in this endeavor.
	Prioritize overcrowded households in need of rehab (HARP fund).	Citywide	City of Kerman	General fund	1987	1987 Housing Condition Survey was done to identify rehab homes

**TABLE 2: EVALUATION OF 1985 KERMAN HOUSING ELEMENT
5-YEAR ACTION PLAN**

PROGRAM	ACTION PLAN	TARGET	RESPONSIBLE AGENCY	FUNDING SOURCE	TIME FRAME	RESULTS
	New developments shall be reviewed for handicapped access.	Citywide	City of Kerman	General Fund	1984-1990	Implemented through the building plan check and inspection. All project must comply with the handicap rqmts of the Uniform Building Code.
Removal of constraints (governmental and non-governmental)	<u>Governmental Constraints</u> Kerman will study their development fees to determine if they constitute a constraint.	Citywide	City of Kerman Planning Dept.	General Fund	1984-1985	Accomplished through the fee update process. Last done in 1990.
	Implement a program to allow mobilehomes on single-family residential lots and allow second units on single-family lots.	Citywide	City of Kerman Planning Dept.	General Fund	1985	Accomplished through Zoning Ordinance update (1990) which allows both mobilehomes and second units on single family lots.
	Analyze current land use policies and controls.	Citywide	City of Kerman Planning Dept.	General Fund	1984-1985	Ongoing - the Planning Dept. and Planning Commission
	Analyze site improvement standards and formulate appropriate modifications.	Citywide	City of Kerman Planning Dept.	General Fund	1985	Ongoing - the setback requirements for corner lots were made less restrictive (1991)
	<u>Non-governmental constraints.</u> List infrastructure improvements necessary to the development of housing sites.	Citywide	City of Kerman Public Works Dept.	General Fund CDBG	Ongoing	The City is currently constructing two new water wells and a water line in Del Norte Avenue to facilitate development.
	Implement a density bonus ordinance as required by State Law.	Citywide	City of Kerman Planning Dept.	General Fund	1985	Achieved in 1990 during the Zoning Ordinance update.
	Implement a program to identify barriers to infill development.	Citywide	City of Kerman Planning Dept.	General Fund	1985-1986	Infill development has been occurring due to the lack of a tax-sharing agreement with Fresno County, no annexations have occurred.
Energy Conservation Opportunities	Encourage the development of an energy conservation educational program.	Citywide	City of Kerman Planning Dept./ P G & E	Dept. of Energy / General Fund	1985 -1986	City has cooperated with PG & E in energy conservation awareness programs.
	Encourage the use of solar equipment and adopt a solar access ordinance for new homes.	Citywide	City of Kerman Building Dept.	General Fund	1985-1986	City has encouraged use of solar equipment, but has not adopted an ordinance.
	Enforce State construction standards for new housing.	Citywide	City of Kerman Building Dept.	General Fund	Ongoing	Accomplished through the enforcement of the Uniform Building Code.

TABLE 2: EVALUATION OF 1985 KERMAN HOUSING ELEMENT
5-YEAR ACTION PLAN

PROGRAM	ACTION PLAN	TARGET	RESPONSIBLE AGENCY	FUNDING SOURCE	TIME FRAME	RESULTS
Promotion of equal h o u s i n g opportunities.	Support the County establishment of an inter-agency task force to determine the effectiveness of existing equal opportunity programs.	All segments	Fresno County	CDBG	1984-1985	Current staff has not been contacted by the County regarding establishment of this task force.



CHAPTER 3

COMMUNITY PROFILE

III COMMUNITY PROFILE

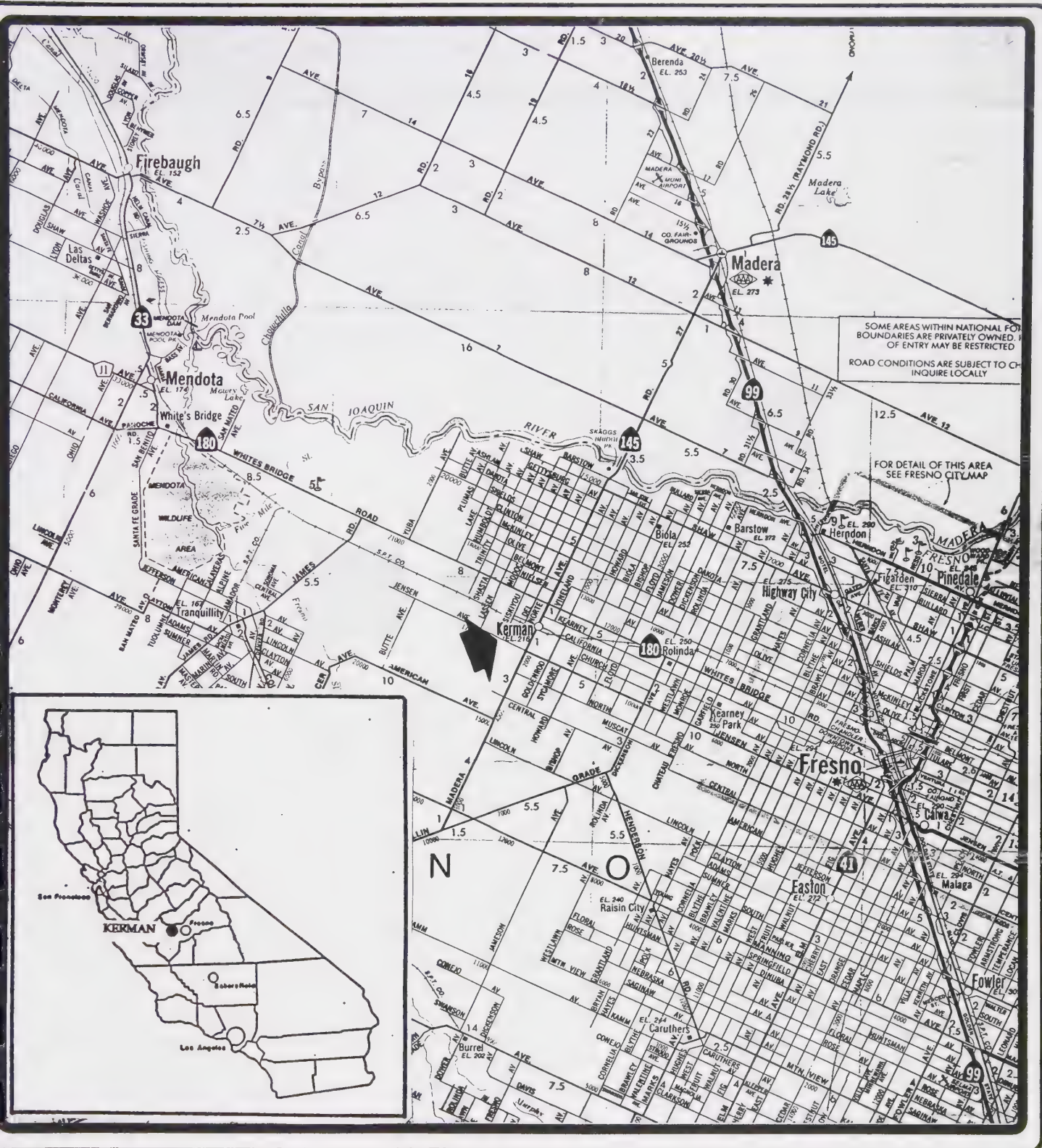
In order to establish housing goals and policies, the housing needs of Kerman must be determined. This section provides an overview of Kerman's recent growth in terms of population and economic development. The 1990 Fresno Regional Housing Needs Determination Plan and the 1984 Volume I, Fresno Regional Housing Needs Determination Plan should be referred to for additional information.

The City of Kerman is located approximately 15 miles west of Fresno within the agriculturally productive east side of the San Joaquin Valley. Exhibit C provides a vicinity map of the City of Kerman. The City of Kerman was built around the Southern Pacific Railroad as was common for many Valley cities. Existing urban development has generally occurred in the area bounded by Whitesbridge, Vineland, California, and Siskiyou Avenues (see Exhibit D).

The City Kerman was originally envisioned as a residential community for farmers and their families. Because of its location near the Fresno-Clovis Metropolitan Area and its use as a rural service community, Kerman will continue to experience growth. In addition, regional circulation routes nearby will also enhance the growth of the City of Kerman; such routes would include State Highway 180 and 145, State Highway 99, and Interstate 5. Kerman still maintains itself as an agricultural community; however, it is continually diversifying by attracting a variety of new industries.

POPULATION

Kerman's population has grown moderately since 1980. Table 3 indicates that between 1980 and 1990, the population grew at an average annual rate of 3.6 percent. A brief review of the Department of Finance estimates shows that the majority of the growth took place between 1985 and 1990. This trend is expected to continue to the year 2000.



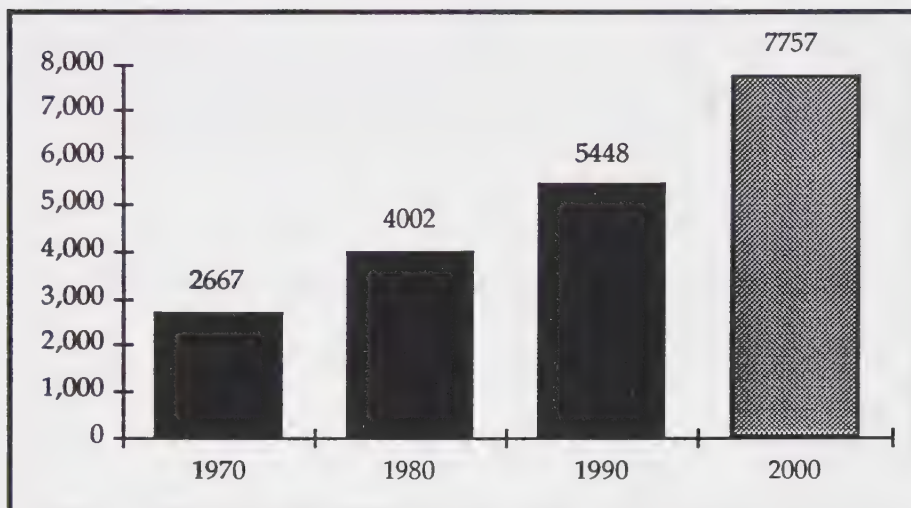
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REGIONAL LOCATION

EXHIBIT NO. 3

TABLE 3

Population Trends, 1970 - 1990



Source: 1970, 1980, and 1990 U.S. Census Bureau
Population projection for the year 2000 based on an
a 3.6% annual growth rate, Collins & Associates.

EMPLOYMENT

One of the largest employment sectors in Fresno County is agriculture. Housing for agricultural employees is not only significant because of the large numbers of permanent and seasonal employees which combined make it the largest employment sector, but because the seasonal influx of migrant workers creates a great demand for temporary housing. Surprisingly, the City of Kerman has a very low number of migrant farmworkers that impact housing within the City. The actual numbers are unknown; however, according to the State Department of Housing and Community Development there are no officially designated labor camps within the city limits. In addition, the Planning Department only receives about two complaints per year regarding homes that are overcrowded with farmworkers.

Over the last few years, the City of Kerman has made a concerted effort to expand the employment base within the City to lessen its dependence on agriculture. Kerman's economy historically has been centered around agriculture and remains so today. To achieve its goals, the City of Kerman developed an Industrial Development Plan in 1986. This plan was designed to encourage industrial

Housing Element of the Kerman General Plan
City of Kerman

development in this area. In addition to this, in 1988, the City formed a Redevelopment Agency to further encourage development in Kerman. New businesses located in the Redevelopment district include: Zacky Farms, a radio station, and the Pacific Coast Packaging plant.

Table 4 indicates the percentage of persons employed in each sector. As is shown, Kerman has a higher percentage of persons working in agriculture and manufacturing industries than Fresno County as a whole, and a smaller percentage of persons working in the health service related industry. Although these figures are from 1980, a large shift in employment was not expected between 1980 and 1990.

TABLE 4

CITY OF KERMAN EMPLOYMENT BY INDUSTRY - 1980

Industry	City of Kerman	Percent	Fresno County	Percent
Agriculture	273	19.1%	24,627	11.8%
Construction	32	2.2%	12,391	5.9%
Manufacturing	243	17.0%	24,400	11.6%
Transportation	86	6.0%	7,981	3.8%
Communications/Utilities	44	3.1%	5,786	2.8%
Wholesale Trade	91	6.4%	11,362	5.4%
Retail Trade	300	21.0%	34,874	16.6%
Finance (Insurance)				
Real Estate	57	4.0%	13,683	6.5%
Business/Repair Services	36	2.5%	8,588	4.1%
Recreation/Entertainment	41	2.9%	7,821	3.7%
Health Services	10	0.7%	14,981	7.2%
Education Services	128	9.0%	19,669	9.5%
Other Professional Services	35	2.4%	9,480	4.5%
Public Administration	53	3.7%	13,929	6.6%
Total Employed:	1,429	100.0%	209,572	100.0%

Source: U.S. Bureau of Census, 1980

*Employed persons 18 years of age or older

As stated above, the City of Kerman is working to diversify the labor base within the City. Table 5 provides the ten major employers within the City and the type of industry.

TABLE 5
MAJOR EMPLOYERS IN THE CITY OF KERMAN

Name of Employer	Product	No. of Employees
Kerman Unified School Dist.	Education	330
Pacific Coast Packaging	Paper boxes	75
Kerman Telephone Company	Communications	46
City of Kerman	Municipal Gov't	35
Kerman State Bank	Financial	20
Bank of America	Financial	15
Helena Chemical	Chemical	15
Volanti Concrete	Concrete	10
Community First Bank	Financial	10
Sun Empire Foods	Candy	10
Kerman Warehouse	Ag & Seed processing	10
Zacky Farms	Baby chicks	8
Guarantee Savings and Loan	Financial	6

Source: City of Kerman, 1990

In addition to implementing a Redevelopment Program, the City is working with the Fresno Economic Development Committee to attract a variety of businesses to the industrial park located within the City. The City is currently processing applications to allow the development of a 10 acre site which will accommodate a tomato paste dehydrating plant that potentially could employ approximately 25 persons.



CHAPTER 4

HOUSING PROFILE

IV. HOUSING PROFILE

This chapter provides an overview and evaluation of Kerman's housing stock. Analysis of past housing trends provides a basis for determining the future housing needs of Kerman.

HOUSING CHARACTERISTICS

A review of census data indicates that Kerman's housing stock expanded by 589 units during the period 1970-1980. Data summarized in Table 6 reveals that the number of dwelling units in Kerman increased from 824 in 1970 to 1,413 in 1980, an average annual increase of 59 units. Between 1980 and 1990 there were a total of 335 units constructed. Difficulty in obtaining financing and the general economics of the time appear to be the major reasons for the decrease in the number of units constructed between this time period as compared to the years between 1970 and 1980.

TABLE 6
TOTAL HOUSING STOCK: 1970 - 1990

	1970	1980	1990	% increase
Kerman	824	1,413	1,748	23.7%
Fresno County	135,620	191,520	240,604	25.6%
California	6,996,990	9,223,120	11,206,393	21.5%

Source: U.S. Bureau of Census 1970, 1980 and 1990

Between 1985 and 1990 Kerman experienced a large increase in multi-family dwelling units. Historically, Kerman has been characterized by a single-family residential atmosphere. The increase in multi-family units is attributed to the overall increase in population and the need for more affordable housing. The multi-family housing stock responds to the housing needs of a large portion of the population that cannot afford to purchase a home, as evidenced by Kerman's low vacancy rate.

An examination of census data provides insight into the changing demand for different types of dwelling units within the City and County. The three basic types of housing units for which data are presented are: single-family detached units,

multiple-family units which range in size from duplexes to large apartment developments containing many units, and mobile homes located in mobile home parks and on individual lots.

Although the predominant type of dwelling unit continues to be the conventional single-family residence, its predominance has been steadily declining. Single-family units in Fresno County fell from 83 percent of the total housing stock in 1970 to 76 percent in 1980. The City of Kerman also showed a decline in the percentage of single-family residences from almost 70% in 1980 to 63% in 1990.

Comparison of the growth rates of the three dwelling types in Kerman (See Table 7) further illustrates the change in dwelling type. From 1970 to 1980, single-family dwellings increased by only 36.7 percent while multiple-family units experienced a significantly higher increase of 169 percent. From 1980 to 1990, single-family dwellings increased by only 13 percent while multiple-family units increased by 113 percent. The 1990 census data showed only 134 mobilehomes within Kerman. The census data for 1980 stated that there were 152 mobilehomes. The City can not account for this large decrease other than there must have been an error in the 1980 census data. The census in 1980 may have inadvertently counted the mobilehome sales yard located on Whitesbridge Road.

TABLE 7
TOTAL DWELLING UNITS BY TYPE OF STRUCTURE

Dwelling Type	1970		1980		1990	
	No. of units	% of total	No. of units	% of total	No. of units	% of total
Single-family	719	87.3%	983	69.6%	1,108	63.3%
Multi-family	103	12.5%	278	19.7%	506	29.0%
Mobile Homes	2	0.2%	152	10.7%	134	7.7%
Total:	824	100.0%	1,413	100.0%	1,748	100.0%

Source: U.S. Bureau of Census 1970, 1980 and the 1990 Housing Condition Survey

The City of Kerman showed a moderate decrease in the number of homes constructed in the last ten years as compared to the number of units constructed between 1970 and 1980. The biggest contributing factor to this decrease was the high interest rates in the early 1980's. During this time, developers had a difficult time obtaining affordable financing for their projects. In fact, one subdivision within the City that had been approved during the early 1980's, was not constructed until 1990.

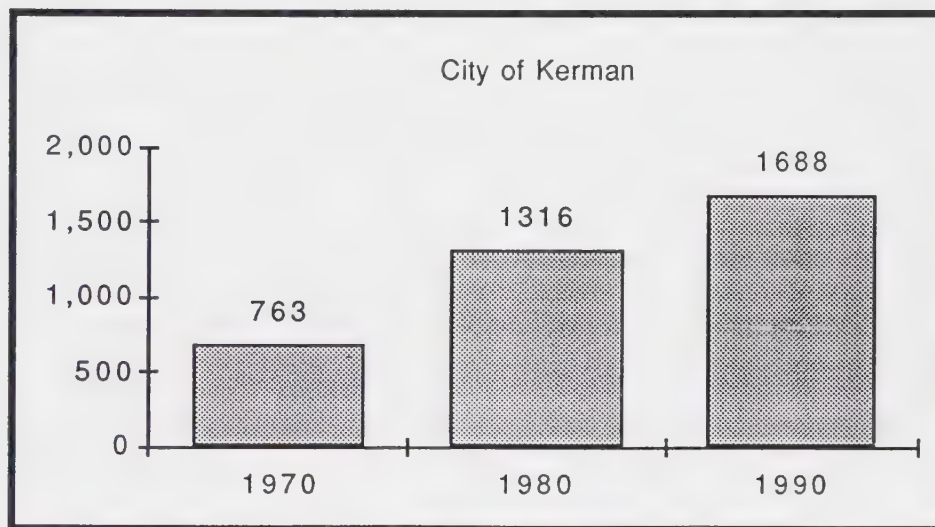
HOUSEHOLD CHARACTERISTICS

Before current housing problems can be understood and future needs anticipated, housing occupancy characteristics must be identified. The following analysis of household size, household growth, tenure, and vacancy trends complements the previous analysis of population and housing characteristics during the same time period.

Households

A review of available data shown in Table 6 indicates that Kerman's households increased by 372 households, during the period 1980-1990, a 28 percent increase.

TABLE 8
GROWTH OF HOUSEHOLDS IN KERMAN

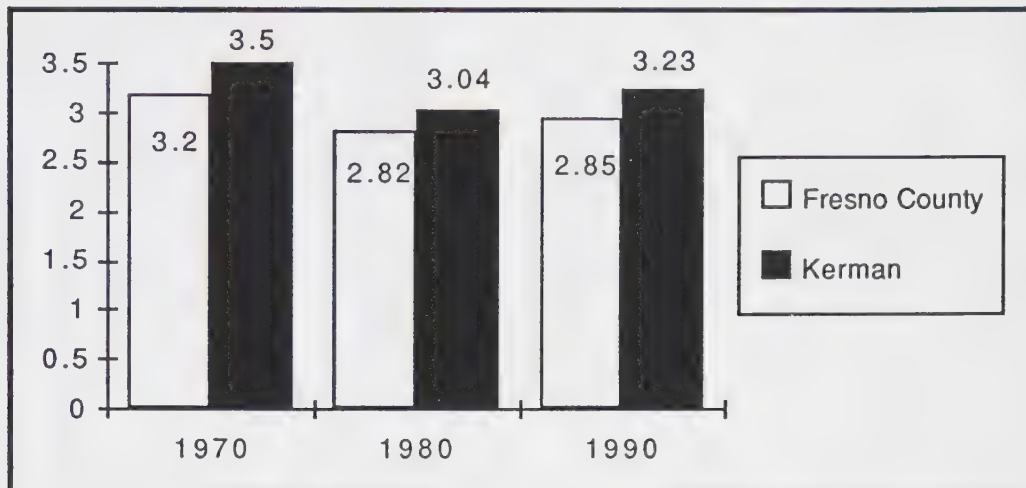


Source: 1970, 1980 and 1990 U.S. Census

Household Size

The steady decline in the average household size in Kerman and generally throughout Fresno County during the 1970's has not continued into the 1980's (see Table 9). In 1970, the average number of persons per household in Kerman was 3.5; more recent census data indicate that the average household size has dropped to 3.04 persons per household in 1980. Instead of continuing to decrease as was forecast by the 1984 Housing Element, the City of Kerman increased to 3.23 persons per unit.

TABLE 9
AVERAGE NUMBER OF PERSONS PER HOUSEHOLD

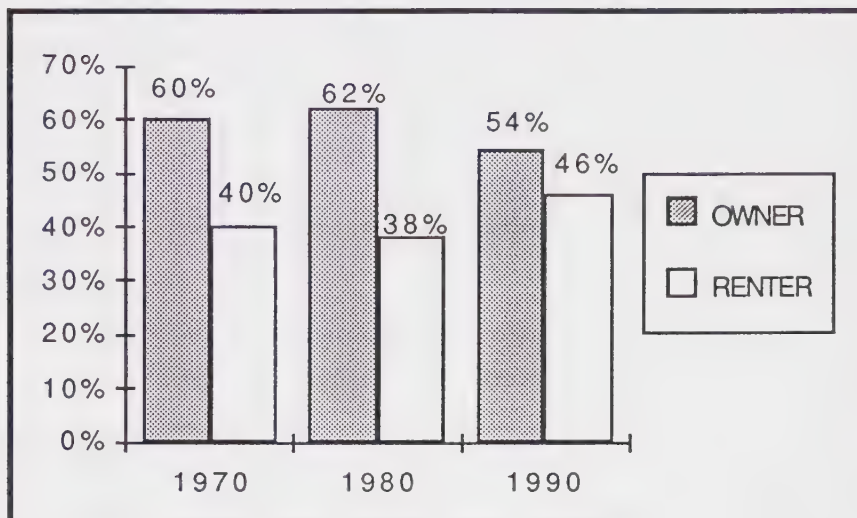


Source: 1970, 1980, and 1990 U.S. Census

Housing Tenure

The percentage of home ownership within Kerman decreased by 8 percent from 1980 to 1990. The major factor contributing to this trend was increased cost of housing being experienced throughout California. In addition, there was a limited number of homes available for purchase. Several families moving into the community were forced to rent due to a lack of available housing for sale. According to local developers, several of these families moved into new homes in the year 1991.

TABLE 10
HOUSING TENURE BY PERCENT



Source: 1970, 1980 and 1990 U. S. Census

Vacancy Rates

The vacancy rate is a measure of the general availability of housing. It also indicates how well the type of units available meet the current housing market demand. A low vacancy rate suggests that families may have difficulty finding housing within their price range; a high vacancy rate may indicate either the existence of deficient units undesirable for occupancy, or an oversupply of housing units.

Table 11 provides the vacancy rates for owner- and renter-occupied units. A slight decline in vacancy rates for owner-occupied units is shown. Between the years 1970 and 1980, the renter occupied vacancy also decreased slightly; however, between 1980 and 1990 there was a significant decrease in renter vacancy rates. One main reason for this would be a continued growth rate with few new dwellings being constructed in the early 1980's. Kerman's population continued to grow during the 1980's due to its proximity to Fresno, its prime location for surrounding farmers, and its expanding industries. Yet, until the end of the 1980's few units were constructed, thereby leading to a decrease in the vacancy rate.

TABLE 11
VACANCY RATES

	1970	1980	1990	Rate change 1980-1990
KERMAN				
Owner Occupied	0	1.5	0.8	-0.7
Renter Occupied	13.4	12.2	4.2	-8.0
FRESNO COUNTY				
Owner Occupied	1.1	2.6	1.5	-1.5
Renter Occupied	5.9	7.4	5.5	-1.9
INCORPORATED CITIES				
Owner Occupied	1.1	3.1	1.7	-1.4
Renter Occupied	6.4	8	5.8	-2.2
UNINCORPORATED AREAS				
Owner Occupied	1.2	2	1.1	-0.9
Renter Occupied	6.1	2.8	4.2	1.4
CALIFORNIA				
Owner Occupied	1.3	2.3	2	-0.3
Renter Occupied	5.7	5.1	5.9	0.8

Source: U.S. Bureau of Census 1970, 1980, 1990

Kerman has a relatively low vacancy rate because housing construction has not kept pace with population growth. The low vacancy rate also shows that the City does not suffer from an oversupply of housing. The City of Kerman has a slightly lower vacancy rate than the State of California.



CHAPTER 5

HOUSING NEEDS

V. HOUSING NEEDS

EXISTING HOUSING NEEDS

Like most other areas of the State, Kerman's goal of providing a decent home and suitable living environment for families has not yet been achieved. The following analysis of current housing conditions documents Kerman's housing problems relative to various segments of the population.

Housing need is a complex issue, consisting of at least three major components: housing affordability, housing quality, and housing quantity. In addition, certain segments of the population have traditionally experienced unusual difficulty in obtaining adequate housing. These population segments include: the elderly, the handicapped, the female heads of household, the large family, and farm workers.

Housing Affordability

State housing policy recognizes that cooperative participation of the private and public sectors is necessary to expand housing opportunities to all economic segments of the community. A primary State goal is the provision of a decent home and a satisfying environment that is affordable. The private sector generally responds to the majority of the community's housing needs through the production of market-rate housing. There are many components involved in housing costs. Some of these factors can be controlled at the local level, others cannot. It is a primary goal of Kerman to adopt local policies and procedures which do not unnecessarily add to already escalating housing costs.

Some of the effects or problems which result from increased housing costs include the following.

- **Declining Rate of Homeownership:** As housing prices and financing rates climb, fewer people can afford to purchase homes. Households with median and moderate incomes who traditionally purchased homes, compete with less advantaged households for rental housing. This can be expected to result in lower vacancy rates for apartment units and higher rents.
- **Overpayment:** The cost of housing eventually causes fixed-income, elderly and lower income families to use a disproportionate percentage of their income, more than 25 percent, for housing. This causes a series of other financial problems often resulting in a deteriorating housing stock because the costs of maintenance must be sacrificed for more immediate expenses (e.g., food, clothing, medical care, and utilities).

- **Overcrowding:** As housing prices climb, lower income households must be satisfied with less house for the available money. This can result in overcrowding which places a strain on physical facilities, does not provide a satisfying environment, and eventually causes conditions which contribute to both deterioration of the housing stock and neighborhoods. Buying a new home has become a major problem for many families, particularly first-time home buyers.

Median home prices and rent continue to rise throughout the State of California and Fresno County. In the City of Kerman, the median rent in 1970 was \$76.00 per month. In 1980, this rose to \$207.00 per month, and in 1990 the median rent was \$363.00. At the same time housing prices increased significantly. In 1980, the average home price in Kerman was \$51,000.00. This increased to \$71,200.00 in 1990. Developers in the area expect prices to continue upward into the 1990's. As rent and home prices continue to climb, fewer families are able to afford decent housing.

One measure of the housing affordability problem is the extent of overpayment for housing. This means that paying a high percentage of income towards housing does not leave a sufficient amount of money available for other essentials. In this Element, the term overpayment is to refer to lower income households that pay more than 25% of their gross income for housing costs. At the lowest income levels, households cannot afford to spend even that much of their income for housing. The following table quantifies the number of households paying in excess of the 25 percent of their income for housing in 1980. No new census data is available at this time.

TABLE 12
KERMAN HOUSEHOLDS SPENDING OVER 25%
OF GROSS INCOME FOR HOUSING
1984

Type	Total Households	Income Groups			
		Very Low Income*	Other Low Income**	Moderate Income***	Above Moderate Income****
Renter	231	154 (66.6%)	39 (16.9%)	38 (16.5%)	0 (0%)
Homeowner	325	82 (25.2%)	112 (34.5%)	69 (21.2%)	62 (19.1%)

*Income not exceeding 50% of the median family income of the County.

**Income between 50 and 80% of the median family income of the County.

***Income between 80 and 120% of the median family income of the County.

****Income above 120% of the median family income of the County.

Source: Volume I, 1984 Fresno Regional Housing Needs Determination Plan.

As shown in Table 12, the highest percentage of persons paying more than 25% of their income on housing is the very low income renter group. This is the group that can least afford to spend more than 25% of their income on housing.

The Fresno County Housing Authority is a single administrative agency that is responsible for the development and maintenance of public housing. The Fresno County Housing Authority has one project within the City of Kerman. There are 40 units total, all of which are currently occupied. According to the Housing Authority, they have a waiting list of approximately 400 families. They estimate that it would take two to three years to accommodate these families. The waiting list figure of 400 families is somewhat misleading because it is derived from persons throughout Fresno County who, if housing became available, would move to Kerman. Many of these families choose three or four cities as alternative sites. Most of them do not currently reside in the City of Kerman.

In addition to this 40 unit complex, there are seventeen Section 8 Certificate Holders living in private market housing in Kerman. A Section 8 Certificate allows a qualified low income family to receive rental assistance from the Housing Authority. Of those seventeen, four families are living in one bedroom units, 11 are renting two bedroom units and two families are living in three bedroom units.

The Fresno County Housing Authority has recently indicated a desire to construct an additional 40 units in Kerman. A vote of the electorate is needed to allow additional low income housing. In light of the vacancy rate of other low income housing projects in the City e.g. Vintage Apartments Phase II (only 58 units out of 100 are occupied), the Housing Authority may wish to wait to provide the additional housing.

Housing Quality

The City of Kerman Planning Department conducted a housing condition survey in 1987. The survey was updated in 1990 for the current revision of the Housing Element. The survey identified the percent of Kerman's housing that is in standard condition; that requires minor rehabilitation; that requires major rehabilitation; and should be demolished. Identification of substandard housing allows a jurisdiction to pinpoint areas of the community in need of rehabilitation. The Redevelopment Agency, by making low interest loans for rehabilitation, can help alleviate this housing problem. Self-Help Enterprises, a non profit housing organization, could also provide rehabilitation services to Kerman by using CDBG funds or redevelopment funds.

There are several factors that contribute to deficiencies in housing quality. The main contributor to the deterioration of housing units in Kerman is aging housing stock. Although age does not necessarily precipitate physical deterioration, inadequate maintenance in combination with obsolescence commonly causes the older housing to decline in quality. The results of the housing condition survey can be found in

Table 13. In addition, Exhibit 4 shows the locations of the substandard housing throughout the community.

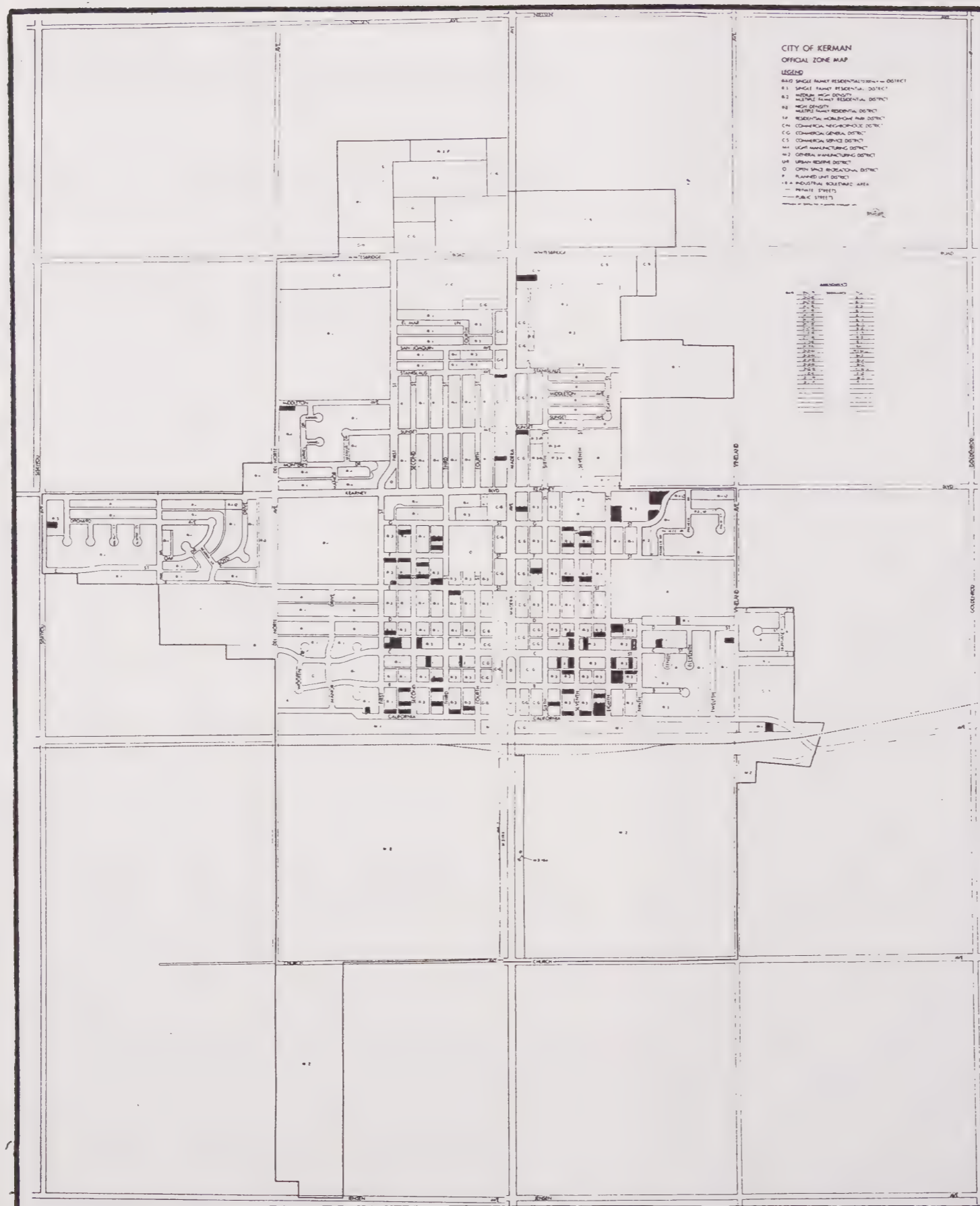
While age is the main factor contributing to housing quality problems in Kerman, another factor that could partly explain housing quality deficiencies is overcrowding. This factor, which often correlates with substandard conditions, is a problem in many cities. Other factors include lack of appropriate size housing units, low incomes, and large families. Although many communities face severe overcrowding during the harvest season, (when migrant farm workers join the local labor force and compete for housing accommodations,) Kerman experiences only a slight increase in overcrowding as compared to other communities in the area.

TABLE 13
CITY OF KERMAN HOUSING CONDITION SURVEY 1990

Condition	Number of Homes	Percent
Standard	1 6 7 4	96.0%
Minor Rehabilitation	4 9	2.8%
Major Rehabilitation	1 6	0.9%
Demolition	9	0.3%
Total Dwellings:	1 7 4 8	100.0%

Source: City of Kerman, Housing Condition Survey, 1990.

Table 13 shows that, overall, the City of Kerman has relatively few dilapidated structures. Even though many of the structures are of older stock, the properties have been well maintained throughout the years. Only four percent of the total housing stock is considered substandard. For comparison, some of the county areas and surrounding cities ranged from 25% to 50% substandard.



HOUSING CONDITION SURVEY



LOCATIONS OF DEFICIENT, DETERIORATED, AND DILAPIDATED DWELLINGS

KERMAN GENERAL PLAN
HOUSING ELEMENT

EXHIBIT NO. 4



COLLINS & ASSOCIATES
PLANNING CONSULTANTS

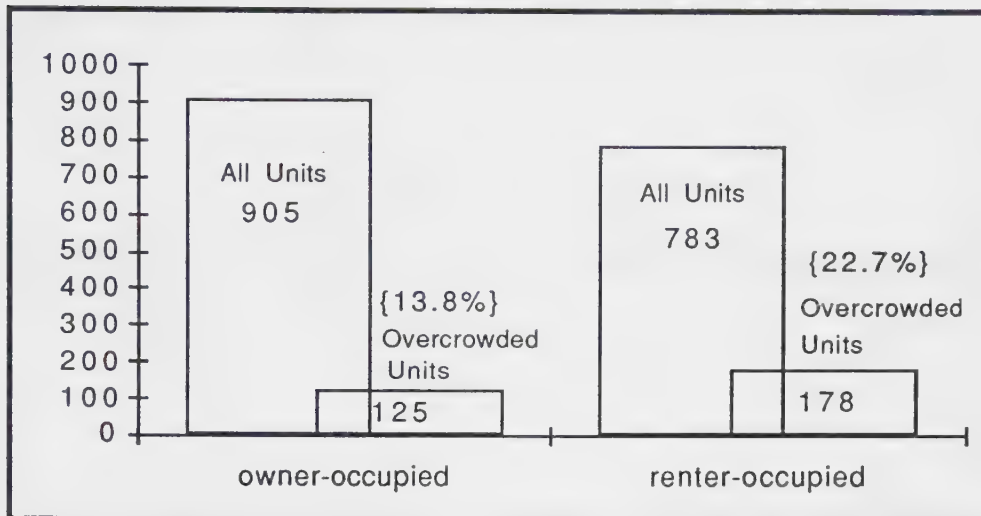
Overcrowding

Table 14 shows that 18 percent of the total housing units within Kerman were overcrowded in 1990. The Bureau of Census defines overcrowded housing units as those in excess of 1.00 person per room average.

Overcrowding is often reflective of one of three conditions; either a family or household living in too small a dwelling, a family required to house extended family members (i.e. grandparents or grown children and their families living with parents), or a family renting inadequate living space to non-family members (i.e. families renting to migrant farm workers). There is a direct link between overcrowding and housing affordability. Examples of this condition could include the following:

- homeowners/renters with large families but are unable to afford larger dwellings,
- older children wishing to leave home but are prohibited from doing so because they cannot qualify for a home loan or are unable to make rental payments,
- grandparents on fixed incomes are unable to afford suitable housing or have physical handicaps that force them to live with their children,
- families with low incomes will permit overcrowding to occur in order to derive additional income,
- there is an insufficient supply of housing units in the community to accommodate the demand.

TABLE 14
OVERCROWDED HOUSING UNITS



Source: 1990 U.S. Census Bureau

The extent of the overcrowding problem is shown in the preceding table. As discussed above, there are many reasons for overcrowding to occur. However, the causes cannot be determined without conducting special studies. As shown in Table 14, renters are more likely to live in overcrowded conditions than are homeowners.

Special Needs

The State Housing Law requires that the special needs of certain disadvantaged groups be addressed. The needs of the elderly, handicapped, large families, female heads of household, and farm workers are as discussed below.

Elderly Persons

The special housing needs of the elderly are an important concern of Kerman since they are likely to be on fixed incomes or have low incomes. Besides this major concern, the elderly maintain special needs related to housing construction and location. The elderly often require ramps, handrails, and lower cupboards and counters to allow greater access and mobility. The elderly also have special needs based on location. They need to have access to medical offices, shopping centers and public transit facilities. In most instances, the elderly prefer to stay in their own homes rather than relocate to a retirement community; and therefore, may need assistance to make home repairs. If they decide to relocate, their new home should allow for small pets and possibly space for a garden.

In 1980, it was estimated that 484 city residents, or 12.1 percent of the total population were 62 years of age or older. Table 15 shows that Kerman's population over 60 is 965 residents, or 17.7 percent total 1990 population. Kerman's population over 75 is 312 residents, or 5.7 percent of the City. Elderly households make up 6.6 percent of the total households; 40 percent of these households renter.

TABLE 15
ELDERLY HOUSEHOLDS

Household Type	Total Households	Owner Households	Renter Households
Citywide	1688	905	783
Elderly (65+)	361	215	146
Percent Elderly	21.0%	24.0%	19.0%

Source: U.S. Bureau of Census, 1990.

The number of elderly households increased by 28 percent since 1980. In 1980, 3.7 percent of elderly households were living below the poverty level. Although, the 1990 Census figures in this category are not available, it is believed that the 3.7 percent figure will remain fairly constant.

The City of Kerman currently has a 93 unit apartment complex (Kerman Gardens) designated for low income seniors. The apartments were constructed in 1980. The complex is fully occupied with 20 persons on a waiting list. The turnover on these units is very slow. According to the manager of the complex, additional senior housing, especially resident care facilities, is a great need within the community. Currently there is not a resident care facility within the City, so persons must go to Fresno or surrounding areas to find a facility. According to the Housing Authority, six families on their waiting list for housing are elderly.

Handicapped Persons

Persons that have visual, respiratory, cardiovascular problems or limited use of one or more extremities.

There are many types of handicaps and definitions are a problem. Local government utilizes the definition of "handicapped" person as contained in Section 22511.5 of the California Administrative Code for vehicle and building code enforcement.

Handicapped persons often require specially designed dwellings to permit free access not only within the dwelling, but to and from the site. Special modifications to permit free access are very important. The California Administrative Code Title 24 requirements mandate that public buildings, including motels and hotels provide for wheelchair access. Rampways, larger door widths, restroom modifications, and other improvements enable free access to the handicapped. Such standards are not mandatory of new single family or multi-family residential construction with fewer than ten units.

Like the elderly, the handicapped also have special needs based on location. Many desire to be located near public facilities, and especially near public transportation facilities which provide service to the handicapped. It should be noted that many government programs which group seniors and handicapped persons together (such as HUD Section 202 housing) are inadequate and often do not serve the needs of the handicapped.

Table 16 indicates the number of persons in 1980 who had handicaps that either restricted them from working or restricted them from using public transportation. Persons with transportation disabilities include a large number of persons 65 years of age and older.

As indicated, 5.4 percent of Kerman's households contained members who were unable to work because of a disability, and 4.5 percent were unable to drive a vehicle due to a disability.

TABLE 16
HANDICAPPED PERSONS

1980: Number of Handicapped Persons				
Jurisdiction	Worker Disability	% of Population	Transportation Disability	% of Population
Kerman	215	5.4%	180	4.5%
Fresno County	15,681	3.0%	14,118	2.7%

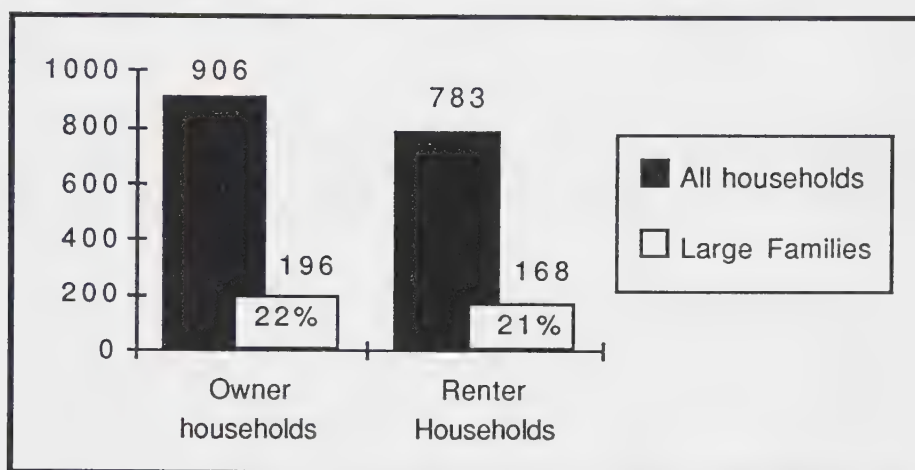
Source: U.S. Bureau of Census, 1980.

The Fresno County Housing Authority indicated that, of the 400 families on the waiting list, 49 of the families have a disabled or handicapped member.

Large Family Households

Large families are indicative not only of those households that require larger dwellings to meet their housing needs, but also are reflective of a large number that live below the poverty level. Table 17 indicates the numbers and percentages of those households that had five or more members and those that had six or more members in 1990.

TABLE 17
KERMAN LARGE FAMILY HOUSEHOLDS



Source: U.S. Census Bureau, 1990

Female Heads Of Household

Families with female heads of household experience a high incidence of poverty. Table 18 lists the numbers and percentages of those female-headed households where at least one child is present. As is shown, 8.3% of the total households in Kerman have a female head-of-household.

A high poverty level often results in poorly maintained dwellings since income is more apt to be spent on more immediate needs such as food, clothing, transportation, and medical care. Since the female's time may be limited to taking care of basic households chores, earning income, and caring for their children, they may have little time to spend on maintaining their home.

TABLE 18

KERMAN FEMALE HEADS OF HOUSEHOLD

Total Households	Female Headed Households	% of Total Households
1,688	141	8.30%

Source: U.S. Bureau of Census, 1990

Of the 400 families on the Housing Authority waiting list, over 50% (268 families) have a female head-of-household. Most of the families on the waiting list do not currently reside in Kerman.

Farm Workers

More persons are permanently and seasonally employed in agriculture in Fresno County than in any other county in the state. The State of California Employment Development Department reported that in 1981 a total of 36,840 persons were directly employed in agriculture in Fresno County.

A breakdown of workers by employment relationship appears in Table 19. An examination of the figures shows that 51 percent of total agricultural employment in Fresno County is seasonal. If the 8,210 farmers and their unpaid family members are deducted from the total, 65 percent of all hired employees are seasonal. To indicate this in a different way, in 1981 the 18,660 seasonal farm worker employees were almost double that of the 9,970 full-time regularly hired farm worker employees.

TABLE 19

COUNTY AGRICULTURAL EMPLOYMENT BY TYPE OF WORKER

Farmers and Unpaid Family	Hired Full-time	Hired Seasonally	Total Workers
8,210	9,970	18,660	36,840

Source: State Employment Development Department, 1981.

The State of California defines seasonal employees as those who are employed less than 150 consecutive days by the same employer. Seasonal workers may be migratory or they may be persons or family members who are temporarily employed but permanently located in Fresno County. The Employment Development Department reported that in 1981, a monthly average of 1,080 seasonal employees were from other states while 1,480 had migrated from locations within the State of California. The vast majority, 16,100, or 86 percent of the seasonal laborers, were local. The State defines a local worker as a seasonal laborer who resides close enough to the job site to return home each night.

It is important to remember that these seasonal numbers are an average of monthly figures. On the average, 2,560 non-local employees work on farms in Fresno County. By definition, these workers are too far from their permanent residences to commute. Table 20 illustrates that the number exceeds four thousand persons during some months.

The exact numbers of farmworkers in Kerman is not known. Several sources were contacted such as the Fresno County Housing Authority, Employment Development Department, and local farmers; however, no figures were available. It is apparent that there is a demand for farmworker housing based on the type of farming existing in the Kerman area. There are a large amount of grapes and raisins grown in the area. These crops are very labor intensive for short periods of time. This would indicate that there are transient farmworkers in the area during the harvest season.

Another indicator that there is a need for farmworker housing was expressed by the Fresno County Housing Authority. The Housing Authority was researching the Vintage Apartments recently constructed in Kerman. The apartments were constructed with tax-exempt bonds which do not allow the owners to rent apartments to transient persons. However, it was apparent that the complex had been renting units for short periods of time which may be indicative of migrant usage. The manager indicated that the renters could not find alternative housing in the area.

Other sources contacted i.e. Kerman police department, building department, local churches, have not indicated that there is a large migrant population. The police department receives very few complaints of overcrowded units or of persons living in vehicles.

The Kerman Unified School District, which includes both City and County, also provided information which indicates that there are migrant farmworkers in the area. They could not provide exact numbers; however, they did indicate that there are 742 students considered to have a limited English proficiency. In addition, the School District does experience a distinct rise in the number of students during the harvest season. For instance, in 1990 and 1991, the number of students increased from June to October by 94 and 90 students.

TABLE 20
FRESNO COUNTY MONTHLY VARIATIONS
IN SEASONAL AGRICULTURAL SECTOR EMPLOYMENT
1981

Month	Local	Non-Local	Total
January	20,500	480	20,980
February	11,000	1,000	12,100
March	7,900	510	8,410
April	8,000	1,140	9,410
May	15,000	4,160	19,160
June	26,000	2,980	28,980
July	29,000	3,420	32,420
August	25,700	2,840	28,540
September	20,000	4,210	24,210
October	12,000	3,850	15,850
November	8,500	880	9,380
December	9,570	5,200	14,770
Monthly Average	16,100	2,560	18,660

Source: State Employment Development Department, 1981.

Housing shortages exist during peak seasonal labor periods when a large influx of migrant workers occurs in Fresno County. During these periods, every form of temporary, substandard, and standard shelter is occupied.

A special farm worker study conducted by the Fresno County Planning Department concluded that in 1981 approximately 10,436 migratory farm workers worked within Kerman's market area during the peak harvest period in July. Volume I, of the 1984 Fresno Regional Housing Needs Determination Plan provides additional information concerning farm workers special needs.

Homeless

Information regarding the number of homeless, if any, within the City is not available at this time. 1990 Census data has not yet provided any data concerning numbers of homeless. However, it appears that Kerman has very few, if any, homeless persons. The City does not suffer from much of the blight that can be associated with large numbers of homeless persons. No evidence of persons sleeping or camping in City parks have been reported. According to the Kerman Police Department, the City occasionally will have a transient or two come through town on the way to Fresno, but they have not seen any permanent homeless in the City. Local churches were also contacted in the search for homeless in Kerman. There are eighteen churches in Kerman, none of which indicated that they provide shelter i.e. bed facilities, for the homeless. At the most, the churches in Kerman only receive an occasional request for food and money for transportation. Therefore, it is apparent that there are few, if any, homeless in Kerman.

PROJECTED HOUSING NEEDS

Information presented in Chapters II and III documented the recent growth in the population and housing stock of Kerman. Between 1980 and 1990, the population has increased by slightly over 36 percent, while the total number of housing units has grown by nearly 24 percent. Long-range projections indicate that the total population of Kerman will increase from 5,448 in 1990 to 6,734 in 1996.

Market Demand For Housing

After 1972, the market rate demand for housing in Kerman fluctuated due to recessions beginning in 1973 and again in 1981. By 1987, the demand for housing increased significantly.

Projected Housing Demand For All Income Levels

The 1990 Regional Housing Needs Plan, prepared by the Council of Fresno County Governments, calculated the projected new construction need for the upcoming planning period. The new construction need is the number of new housing units which must be constructed between 1990 and 1996 to provide housing for the anticipated population, taking into account the projected number of households, vacancy factors, housing market removals, and existing housing units. Table 21 provides the new construction need allocation for the City of Kerman. As shown, the need allocation has been distributed fairly evenly throughout all four income levels.

TABLE 21

CITY OF KERMAN New Construction Need 1990 - 1996		
INCOME GROUP	NUMBER	PERCENT
Very Low	55	27.36%
Low	42	20.90%
Moderate	47	23.38%
Above Moderate	57	28.36%
TOTAL:	201	100.00%

Source: Fresno Regional Housing Needs Plan, 1990.

The new construction need has also been broken down by type of structure. Table 22 provides the number of units needed for the different housing types.

TABLE 22

New Construction Need by Type 1990 -1996		
	Non Market Rate	Market Rate
Single-family	58	63
Multi-family	31	33
Mobilehomes	8	8
TOTAL:	97	104

Source: Collins & Associates, 1990



CHAPTER 6

RESIDENTIAL LAND RESOURCES

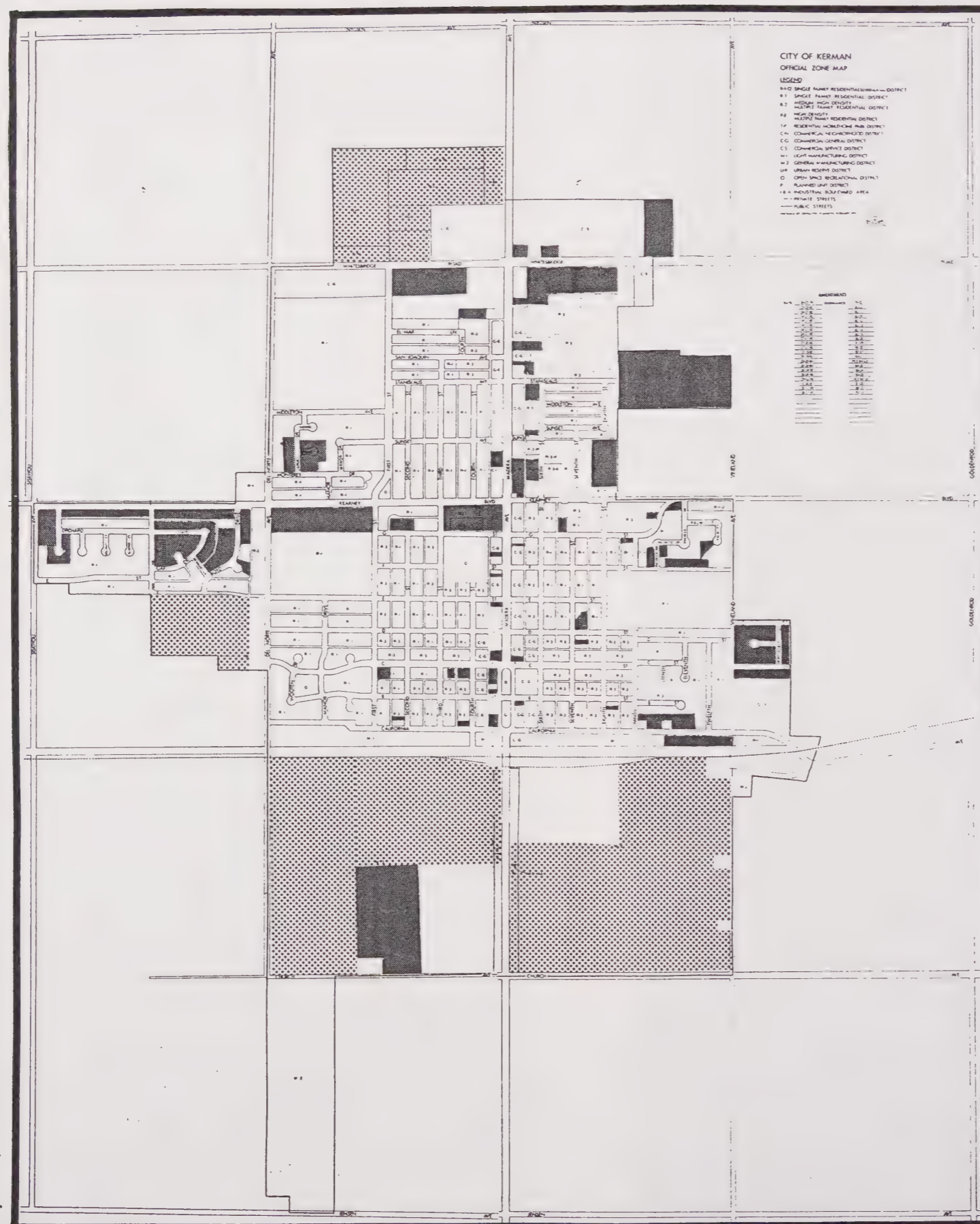
VI. RESIDENTIAL LAND RESOURCES

In order to properly plan for future housing needs, undeveloped lands available for housing within existing urban boundaries and within projected growth areas must be inventoried.

AVAILABLE LAND INVENTORY

Table 23 itemizes properties reserved for residential growth. These properties include vacant and redevelopable lands presently within the city limits that are adjacent to or within reasonable distance from public sewer, water, and street systems (see Exhibit 5), and unincorporated lands on the City fringe that are presently zoned for limited agriculture and designated on the County's General Plan as an urban reserve. These areas will be redesignated and zoned to an urban residential classification upon annexation to Kerman. Presently City/County Policy encourages urban development to take place within cities where urban facilities and services are available. Exhibit 6 provides the City of Kerman zoning map. The County's Urban Referral Policy requires that all development requests on the City's fringe be referred to the City for annexation.

Development of vacant by-passed lands within the City's jurisdiction is encouraged in order to protect agricultural lands on the fringe and provide greater utilization of existing infrastructure. In order to encourage development of by-passed remnant parcels, Kerman could consider amending its policies to permit higher densities given certain locational criteria and where development will not have significant adverse impacts upon adjacent properties. Such criteria may include properties that are contiguous to higher density or other intensive non-residential development, or properties which have a size and shape that may make it difficult to be developed in a manner similar to other surrounding properties.



VACANT LAND



VACANT PARCELS



AGRICULTURAL PARCELS

KERMAN GENERAL PLAN
HOUSING ELEMENT

EXHIBIT NO. 5



0 655 ft. 1310 ft. 2620' ft.

COLLINS & ASSOCIATES
PLANNING CONSULTANTS

TABLE 23
1990 VACANT RESIDENTIAL LAND INVENTORY

Residential Zone	Vacant Land*	Zone Density	Potential Residential Units
R-1-12	.45 ac.	1/12,000 sq. ft.	1
R-1**	84.41 ac.	1/7,000 sq. ft.	394
R-2	.17 ac.	1/3,500 sq. ft.	3
R-3***	19.87 ac.	1/2,300 sq. ft.	320
Subtotal:	104.9 ac.		718 units
Residential Land Use Designation	Vacant Land ****	Density	Potential Residential Units
Low	0.0 ac.	1/43,560 sq. ft.	0
Medium Low**	24.2 ac.	1/12,000 sq. ft.	66
Medium**	593.0 ac.	1/6,500 sq. ft.	2980
Medium High	0.0 ac.	1/1,500 sq. ft.	0
Subtotal:	617.2 ac.		3046 units
TOTAL:	722.1 ac.		3764 units

* Vacant residentially zoned land inside the city limits.

** Twenty-five percent of the land in this zone or land use designation has been subtracted for streets.

*** Fifteen percent of the land in this zone or land use designation has been subtracted for streets.

**** Vacant residentially designated land outside the city limits, but inside sphere of influence line.

Source: Kerman Planning Department, 1990

ESTIMATED DWELLING CAPACITY BY LAND USE DESIGNATION/ZONING

State law requires that zoning be consistent with adopted General Plans. Kerman's undeveloped and redevelopable lands have been zoned consistent with its present land use element and development potential may be estimated based upon the maximum allowable density of each zoning district. It is more difficult to specify the development potential of land on the fringe where County agricultural zoning is in place. However, for planning purposes, future development may be estimated for the residential reserve areas based on average density. Low, medium low, medium and medium high density residential reserve designations will ultimately translate into average densities of 1.1, 2.7, 5.0, and 22 dwelling units per acre. The

estimated number of units could be increased if a developer were to use the density bonus allowed by State Law and the Kerman Zoning Ordinance. A density bonus allows a 25 percent increase in overall density if 25 percent of a proposed development is set aside or designated for qualified low- or very low- income families. The estimated number of units could also be increased if homeowners take advantage of the Zoning Ordinance provision for second units. The second unit provision allows the construction of a 640 square foot second unit on a lot zoned for single-family development. Overall, the land inventory for Kerman indicates that there is sufficient lands designated to meet the regional share allocation for each income group. The City has 19.87 acres of vacant land zoned R-3 which could accommodate multi-family projects. As shown by the recent construction of the Vintage Apartments, Kerman's R-3 zoning is not a constraint to the development of affordable housing.

Manufactured housing is also considered an important housing alternative, especially as related to serving the needs of lower-income households. Chapters 1571 and 1572, Statutes of 1988, require that manufactured housing must be permitted on permanent foundation systems on all single-family zoned lots, so long as the unit is no more than ten years old on the date of application, and meets federal and optional local standards specified in Government Code Section 65852.3. (A locality may exempt from this provision any place, building, structure, or other object listed on the National Register of Historic Places.) Section 65852.3 specified that local governments may impose architectural requirements on the manufactured home itself which are limited to roof overhang, roofing material, and siding material, so long as the requirements, or any other lot development standards imposed on the manufactured home installation, do not exceed those required for a conventional home on the same lot. Section 65852.4 has been added to the Government Code to specify that a locality may not subject an application to install a manufactured home on a foundation system on a single-family lot to any administrative permit, planning, or development process or requirement unless it is identical to those which would be imposed on a conventional home on the same lot.

Table 23 indicates the minimum parcel sizes of Kerman's residential zone district and potential unit density. Table 23 indicates the potential types and numbers of dwellings based on present and planned zoning. As indicated, the residential land reserves are adequate to meet anticipated growth. In addition, the City, through its housing action plan and through the Redevelopment Agency's 20 percent set aside mandate, will provide new housing opportunities and designate land areas sufficient to meet the City's obligation for low- and very low- households.

AVAILABILITY OF PUBLIC FACILITIES

City policies require that community sewer, water, and adequate streets be provided to all new development. Extension of existing sewer, water and street systems can be easily accommodated, and much of this infrastructure presently exists or is within 600 feet. According to the Public Works Director, the City's wastewater treatment plant is currently operating at 50% of capacity. The treatment plant has a total capacity of 1.2 million gallons per day.

The City also has a sufficient number of water wells to meet the needs of the growing community. The City has four new water wells. At this time, the average demand for water is one third of what is available. When all of the four new wells become operational, the City will be able to provide 200% of the peak demand for water. At this time, no deficiencies in the City's infrastructure have been identified. It appears that the City can accommodate its fair share allocation.



CHAPTER 7

DEVELOPMENT CONSTRAINTS

VII. DEVELOPMENT CONSTRAINTS

A number of factors affect the ability of the private sector to respond to the demand for housing and constrain the maintenance, improvement, or development of housing for all economic groups. Constraints, however, can generally be translated into increased costs to provide housing and fall into two basic categories: governmental and non-governmental.

GOVERNMENTAL CONSTRAINTS

Governmental constraints are potential and actual policies, standards, requirements, or actions imposed by the various levels of government on development. Although federal and state programs and agencies play a role in the imposition of governmental constraints, they are beyond the influence of local government and cannot be effectively addressed in this document. Analysis of potential local governmental constraints are as follows.

Land Use Controls

Land use controls are basically minimum standards included within the City's Zoning and Subdivision Ordinances. Zoning is essentially a means of insuring that the land uses of a community are properly situated in relation to one another, providing adequate space for each type of development. Zoning regulations control such features as height and bulk of buildings, lot area, yard setbacks, population density, and building use. If zoning standards are too rigid and do not allow sufficient land use flexibility, then development costs could increase and development interest may decrease.

The Subdivision Ordinance governs the process of converting raw land into building sites. It allows the City to control the internal design of each new subdivision so that its pattern of streets, lots and public utilities will be safe, pleasant and economical to maintain. Again, overly restrictive standards will result in greater land development costs and/or lack of development interest.

In 1990, the City of Kerman implemented a new Zoning Ordinance to govern land uses and site plan requirements. The new Ordinance is a product of two years of work between staff, the Planning Commission and the City Council. The intent of the ordinance was to create a document that would provide ample housing opportunities for developers, while still providing the quality of life demanded by the citizens of Kerman. The Ordinance includes several mechanisms geared towards improving housing affordability such as a density bonus for affordable housing, second residential units, provision for the development of mobilehome parks in single-family neighborhoods and allowing mobilehomes on standard single-family lots. At this time, the ordinance has already undergone some revisions i.e. reduction of reverse corner lot side yard setbacks, to create a less restrictive environment.

A survey of land use controls (i.e. setbacks, density, lot coverage, parking) shows that the City of Kerman's standards are generally comparable with the requirements of other cities in the area. Kerman allows for a lot coverage of 40% on R-1 zoned property, 45% on R-2, and 50% on R-3 property. Densities in the multiple-family zoning districts are one residential unit per 3,500 square feet (R-2) and one unit per 2,300 square feet (R-3) which would allow for 10.5 units per acre and 16 units per acre respectively (with 15% subtracted for streets). The densities could be increased with the use of the density bonus provided for in the zoning ordinance. The only standard found to be somewhat more restrictive than other cities surveyed, was the minimum lot size in the R-1 district, which is 7,000 square feet. Most cities have a minimum lot size in the R-1 district of 6,000 square feet. The City Council has recently directed the Planning Commission and staff to review either reducing the minimum lot size to 6,000 square feet, or allowing developments with a certain percentage of lots less than 7,000 square feet. This is currently being reviewed by the Planning Commission. Overall, it does not appear that the land use controls for the City have been a constraint on the development of affordable housing.

Building Codes

Building codes regulate the physical construction of dwellings and include plumbing, electrical, and mechanical divisions. Kerman follows the 1989 Uniform Building Code as established by State law and as such has little control over State standards.

The enforcement of building codes is a two step process. The first step involves the examination of building plans prior to issuance of a building permit. All plans for construction are thoroughly reviewed for compliance with the 1991 Uniform Building Code. A building permit is not issued until such plans are found to be in compliance. After the building permit is issued, construction may begin. The second phase of enforcement begins as the building inspector inspects each phase of development to insure that the project is built according to the approved plans. A project will not be finalized unless it meets all of the requirements of the Uniform Building Code and any special conditions that may have been placed on the project by the Planning Commission or staff.

Site Improvements

Site improvements are regulated by the Subdivision Ordinance and through conditions and standards imposed through the Kerman site plan review process. Site improvements include: parking, landscaping, walls, sewerage and water systems, etc.

Kerman's site plan review committee meets to review plans and create a list of conditions for projects requiring review under the Zoning Ordinance. The site plan is approved at the discretion of the City Planner. The approval process is done at the administrative level to expedite the review process. Conditions that are generally

imposed in Kerman are: parking, curb, gutter and sidewalk installation, lighting, fencing, and landscaping and irrigation. The Site Plan Review Committee has not been overly restrictive in its requirements as can be seen by the low number of appeals heard by the Planning Commission.

Fees

Although development processing fees do contribute to the total cost of development, and therefore housing, they generally do not increase the cost of housing to the substantial extent often claimed. However, extractions for development or improvement of infrastructure (such as street lights, streets, water and sewer etc.) and for public facilities (parks, schools, etc.) can add up to a considerable cost to the developer, and therefore to the consumer.

The City of Kerman planning fees basically cover the costs of processing applications for new development. This would include applications for: site plan review, tentative parcel maps, tentative subdivision maps, final maps, conditional use permits, and variances. These fees are derived by figuring the amount of staff time required to process the applications. In addition, a survey of other jurisdictions in this area is taken to assure that the fees are comparable to what these cities/counties charge. The City of Kerman's planning fee schedule is considerably lower than Fresno and Tulare County and is about the same as Mendota, Woodlake, and Exeter (see Table 24). The fee schedule was last updated in the fall of 1990.

The fees for the actual public facilities i.e. sewer, water, storm drainage, and parks, have a much greater impact on overall development costs. State of California averages indicate that five percent of home costs can be attributed to public facility impact fees. In Kerman, only 3.6% of the median home price (\$71,200) can be attributed to public impact fees. Therefore, it appears that Kerman's public facility impact fees do not constitute a constraint on potential development.

Permit Processing

Another possible governmental constraint would be the time required to process development applications. The City of Kerman has attempted to streamline the planning process without losing project quality. For instance, most applications i.e.. conditional use permits, tentative parcel maps, zoning amendments, etc., are processed a between 1 and 3 month time period. As compared to other jurisdictions in the area, this is a very quick turn around time. In addition, the City has streamlined the site plan review process by allowing site plan review applications to be approved administratively.

TABLE 24. COMPARISON OF PLANNING FEES FROM OTHER CITIES AND COUNTIES

PLANNING PERMITS	TULARE CO.	FRESNO CO.	EXETER	MENDOTA	WOODLAKE	KERMAN
Annexation	-	-	750	600	750	600
Zone Change	1550	1360	400	300	350	300
GPA/ZCA	1270 min.	1600-2630	600	600	800	600
CUP	1570	1000-2000	350	375	350	375
Variance	875	700-1325	300	225	300	225
Site Plan Review	400	550-1000	400	150	200	150
PUD	2650	340-570	1000	500	900	500
Minor Deviation	-	-	-	125	-	125
Home Occupation Permit	-	-	25	60	65	50
Classification of Use	-	-	100	125	100	125
ENVIRONMENTAL (CEQA)						
Initial Assessment	-	250-550	-	-	-	\$35/hr
Negative Declaration	120	-	100	150	100	100
EIR	cost + 10%	-	cost+10%+	Cost + 10%	cost + 10%+	cost + 10%
			850		850	
PROPERTY DIVISION						
Certificate of Compliance	420	50	100	125	75	125
Lot Line Adjustment	330	450	300	100	150	125
Tentative Parcel Map	390 + 175/lot	425 + 10/lot	600	450	600	450
Final Parcel Map	-	-	600	-	600	-
Tentative Tract Map	585 + 28/lot	1000 + 25/lot	500+10/lot	300+5/lot	500 + 50/lot	400+15/lot
Final Tract Map	-	-	200+10/lot	200+5/lot	50 + 5/lot	-

Tax Sharing Agreement

The City of Kerman currently has a tax-sharing agreement with Fresno County. In 1992, the City of Kerman approved three annexations, two of which were for residential development.

NON-GOVERNMENTAL CONSTRAINTS

Non-governmental constraints are those that are generated by the private sector and that are generally beyond the control of local governments. A few of the impacts of non-governmental constraints can be mitigated to a minimal extent by local governmental actions, but usually the effects are very localized and have little influence on the total housing need within the jurisdiction or market area.

Availability and Cost of Financing

The success of obtaining a home lies with the availability of an affordable loan. The type of financing is crucial in the loan formula. As interest rates increase, the ability to afford a home decreases. When residential construction in California came to a standstill in 1981 and 1982, interest rates were at an all-time high, between 16.5 and 18.5 percent.

Using a \$45,000 home as an example, a family seeking an FHA loan would have to place a down payment, plus closing costs of approximately \$5,000. The following table details the home costs of a mortgage of \$40,000 using estimated FHA figures for taxes, utilities and repairs. Also combined with this table is the annual income required to qualify for this loan using the 25 percent house expenditure as a measurement of affordability. In 1980, the median income was \$13,520. As shown on the table, persons of very low, low and some moderate income households would not be able to purchase a home.

TABLE 25

HOME COSTS/INCOME RELATIONSHIP FOR A
\$45,000 HOME AND \$40,000 MORTGAGE

Interest Rate	Term (Years)	Principal/Interest	Other Costs	Total	Monthly Operating Costs	Total Monthly Cost	Gross Annual Income Req'd.
8%	25	308	45.43	354	66.66	421	20,208
	30	293		339		406	19,488
	35	284		220		396	19,008
	40	278		324		390	18,720
10%	25	363		408		475	22,804
	30	351		396		463	22,283
	35	344		389		456	21,892
	40	340		385		452	21,700
12%	25	421		467		533	25,584
	30	411		457		524	25,152
	35	406		452		518	24,864
	40	403		449		515	24,720
16%	25	544		589		656	31,440
	30	538		583		650	31,200
	35	535		581		647	31,056
	40	534		580		646	31,008

Note: Assume 10% downpayment with closing costs
Property tax and insurance (FHA Data)
Operations, maintenance, repair and utilities (FHA Date)
Gross annual income required to meet 25% housing cost expenditure

Source: 101 Steps to Better Housing, Department of Housing and Community Development, 1982.

Interest rates for both construction and take-out financing have more impact on the affordability of housing than any other one factor. The interest rate, coupled with the availability of financing, is responsible to a large extent for the increasing number of households which cannot afford home ownership. A 1980 analysis of the components of monthly housing cost for a typical single-family house costing \$60,000, financed at 12 percent for 30 years, indicated that a \$10,000 reduction in land and development costs results in a 16.5 percent reduction in monthly payment while a 4 percent reduction in take-out financing interest rates results in a 24.5 percent reduction in monthly payment.

To mitigate the impact of current interest rates, local government would have to find a means of subsidizing those rates for the home buyer or developer, or both. This has been accomplished primarily through the sale of mortgage revenue bonds in the past, but the present economic situation coupled with changes in federal law governing the issuance of such bonds, makes this alternative more and more difficult, particularly for purchase of single family housing.

Price of Land

According to the California Building Industry Association, the cost of land represents an ever-increasing proportion of the total housing development cost, although it has much less impact on the maintenance and improvement of existing stock. In 1990, land cost represented an average of 26 percent of the cost of a new home in California. In the City of Kerman, land costs are 20 to 25 percent of the cost of a new home. According to local realtors, property zoned for single family residential development ranges from \$20,000.00 to \$30,000.00 per acre. Property zoned for multi-family development appears to be selling for about the same price. One interesting factor to note is that property on the west side of town sells for approximately 20% more than property on the east side of the city. According to local realtors, this is due to a perception of higher quality developments occurring on the west side of the City.

Mitigation measures dealing with land costs which are open to local governments include the use of Community Development Block Grant funds to write down land costs and utilization of government-owned, surplus land for housing projects. Neither one of these options may be available to small jurisdictions. In both cases, the kind of housing most likely to benefit is assisted, low-income housing funded through a state or federal program.

Cost of Construction

Rising costs of labor and materials, have contributed to the non-governmental constraints on housing development and improvement. These costs were a substantial part of the increased housing costs during the 1980's. Builders passed those increases along to the home buyer or renter.

Local governments can utilize Community Development Block Grant funds to write down the cost of construction, the preferred method being the financing of infrastructure improvements, (i.e., water and sewer lines, streets, etc.)

MITIGATION OF CONSTRUCTION COST'S CHART

COST	MITIGATION
1. Land.....	Allow smaller lots
2. Improvements.....	Could reduce level of improvements required
3. Fees.....	Reduce fees
4. Labor.....	Self Help Housing
5. Materials.....	Can not mitigate
6. Administrative and Profit.....	Reduced if developed by Non-profit Agency

The above-mentioned mitigation measures could result in lower costs of development. However, in some of the cases, it could also result in a lower quality of life. For example, by reducing the level of improvements required, the City could be creating a less desirable circulation system. In addition, the City's fee schedule is not designed to create profit, but to maintain the current quality of life for the citizens of Kerman. A reduction in fees would result in fewer services available to the community.

Life Style

Part of the increase in housing costs during the 1970's was due to consumer preference and life style expectations. The size of the typical single family house increased and other services included in the housing package changed, such as number of bedrooms. All of these life style choices have costs associated with them. The trends emerging now, due to governmental and non-governmental constraints and the resulting increase in housing costs, are towards smaller units, smaller lots, and alternatives to the single family detached dwelling.

Although the consumer preference may still tend toward the desire to own a single family home, households are now more willing to accept alternatives to that life style mostly out of necessity. Local government can assist this change by permitting higher densities, and innovative approaches such as zero-lot-line housing and smaller lots.

Kerman has implemented a Planned Development Combining District to allow for smaller lot subdivisions and creative design solutions to allow for a variety of housing types. However, at this time, no developer has chosen to use this PD designation. In order to implement this, a developer must show interest and choose to develop his project in this way.

VIII. GOALS, POLICIES, AND OBJECTIVES

The housing goals, objectives and policies set forth in this Plan are intended to serve as general policy guidelines for Kerman. Consistent with State and National housing objectives, these goals, objectives and policies reflect a commitment to provide a decent home and suitable living environment for the individual and family.

GOAL I

To develop through public and private channels, sufficient new housing to insure the availability of affordable housing for all households in Kerman.

Policies

1. Wherever appropriate, facilitate the use of federal or state programs which can assist in development of new housing consistent with identified city-wide housing needs and adopted local plans and programs.
2. Support efforts that serve to coordinate and improve the ability of the housing industry to effectively respond to local housing needs.
3. Accommodate and encourage development of a full range of housing types within Kerman by 1996.
4. Maintain a sufficient inventory of developable land to accommodate timely construction of needed residential units.
5. Encourage and participate in efforts designed to achieve economies and efficiencies that will facilitate the production of quality, affordable housing.
6. Promote balanced, orderly growth to minimize unnecessary developmental costs, which increase the cost of housing.

Objectives

1. Construction of 97 non-market rate dwellings by 1996 which equals City of Kerman's regional share.

Note: 1990 median income for Fresno County -	\$33,400
Very low income:	\$16,700
Low income:	\$16,701 - \$26,720
Moderate income:	\$26,721 - \$40,080
Non-market rate = very low, low and moderate incomes	



CHAPTER 8

GOALS,
OBJECTIVES,
AND POLICIES

VIII. GOALS, POLICIES, AND OBJECTIVES

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Moderate income:	\$26,721 - \$40,080
Non-market rate = very low, low and moderate incomes	

2. Construction of 104 market rate dwellings by 1996.

GOAL II

To manage housing and community development in a manner that will promote the long-term integrity and value of each new housing unit and the environment in which it is located.

Policies

1. Provide that new housing be constructed in accordance with design standards that will ensure the safety and integrity of each housing unit.
2. Encourage application of community design standards that will provide for the development of safe, attractive, and functional housing developments.
3. Manage new residential development consistent with the Kerman General Plan and Zoning Ordinance to that adverse impacts on the City's natural resource base and overall living environment are minimized.

Objective

1. Maintenance of community design and improvement standards that will provide for the development of safe, attractive, and functional housing developments and residential environments.

GOAL III

To provide for a choice of housing locations for Kerman residents.

Policies

1. Review and update Kerman's General Plan on a regular basis to ensure that growth trends are accommodated.
2. Encourage the development of various types of housing opportunities in all residential areas.
3. Encourage the development of affordable housing in all quadrants of the City.

Objective

1. Designation of sufficient land for residential development and residential reserves to provide 200 percent of the land required for new development through 1996.

GOAL IV

To maintain and improve the quality of the existing housing stock and the neighborhoods in which it is located.

Policies

1. Monitor the quality of the housing stock to maintain a current inventory of all substandard housing units.
2. Provide for the removal of all unsafe, substandard dwellings which cannot be economically repaired.
3. Encourage development of sound new housing on vacant land within existing neighborhoods that have the necessary service infrastructure.
4. Support and encourage all public and private efforts to rehabilitate and improve the existing housing stock.
5. Promote public awareness of the need for housing and neighborhood conservation.
6. Support actions which foster and maintain high levels of owner-occupancy, particularly in those neighborhoods in which housing quality is declining.
7. Promote development of public policies and regulations which provide incentives for proper maintenance of owner-occupied and rental housing.
8. Manage development of land within and adjacent to existing neighborhoods to avoid potentially adverse impacts on the living environment.
9. Encourage proper maintenance of essential public services and facilities in residential developments.
10. Encourage available public and private housing rehabilitation assistance programs in communities where such action is needed to insure preservation of the living environment.
11. Facilitate maximum utilization of federal and state programs which can assist lower-income homeowners to properly maintain their dwelling units.

Objectives

1. Rehabilitation of an annual average of three dwellings for very low-, low-, and moderate-income households, through 1996.

2. Conservation of existing dwellings for very low and low income households through 1996.

GOAL V

To promote equal access to safe and decent housing for all economic groups.

Policies

1. Encourage enforcement of fair housing laws throughout the City.
2. Support programs which increase employment and economic opportunities.
3. Encourage full utilization of federal and state housing assistance programs which can enable those persons with unmet housing needs to obtain decent housing at prices they can afford.
4. Support the development of housing plans and programs, including new government subsidized housing, which maximizes housing choice for lower-income households according to need.
5. Wherever possible, implement adopted land development and resource management policies without imposing regulations which have the effect of excluding housing for lower-income groups.

Objectives

1. Rental assistance annually to an average total of 20 very low-, low-, and moderate-income households by 1996.
2. Homeowner assistance annually to an average total of 24 very low-, low-, and moderate-income households through 1996.

GOAL VI

To promote energy conservation activities in all residential neighborhoods.

Policies

1. Advocate and support proposed federal and state actions to promote energy conservation.
2. Promote public awareness of the need for energy conservation.

3. Promote development of public policies and regulations that achieve a high level of energy conservation in all new and rehabilitated housing units.
4. Encourage maximum utilization of federal and state programs which assist homeowners in providing energy conservation measures.

Objective

1. Amendment of local ordinances to promote energy conservation.



CHAPTER 9

FIVE-YEAR ACTION PLAN

IX. FIVE-YEAR ACTION PLAN

This chapter sets forth a five-year program of actions necessary to achieve the stated goals and policies of the Kerman Housing Element. Many of these actions can be accomplished on the local level, whereas others require state and federal Government action including the funding of various housing programs.

The following sections review the individual actions and programs that will implement the Element's goals and policies. Each goal contains a brief overview; an identification of existing and potential action and programs to meet the stated goals; a five-year action plan; and an identification of responsible agencies and funding.

PROVISION OF ADEQUATE SITES FOR HOUSING DEVELOPMENT

Section 65583 (c)(1) states that the housing program shall "identify adequate sites which will be made available through appropriate zoning and development standards and with public services and facilities needed to facilitate and encourage development of a variety of types of housing for all income levels, including rental housing, factory-built housing, mobilehomes, and emergency shelters and transitional housing in order to meet the community's housing goals as identified in subdivision (b)."

Discussion

Kerman's 1978 Land Use Element Update provides five goals for the management of urban growth. They are:

- To encourage a concentrated and balanced land use pattern meeting the needs of the residents and economy of the planning area.
- To emphasize the infilling of vacant land within and revitalization of the existing city.
- To encourage and manage urban growth on incorporated land within the planning area when the growth can be adequately provided with urban services and facilities by the City, school districts, and other public utilities and service entities.
- To conserve for agricultural purposes land within the planning area that is not required for efficient, managed urban growth.
- To coordinate with Fresno County in planning for and regulating the use of land in unincorporated portions of the planning area.

The available land inventory for Kerman enumerates vacant by-passed and redevelopable lands that should be developed utilizing existing infrastructure. The Land Use Element's policies encourage infill. Urban infill preserves agricultural lands, minimizes capital improvement and public service costs, and reduces vehicle miles driven - reducing vehicle-related air emissions.

Additionally, Kerman's land use policies provide for the management of fringe development inside Kerman's Sphere of Influence. The County supports urban development policies that channel new development to lands within the sphere of influence and encourages urban residential densities within this boundary line

Because urban development requires an extensive system of services, services which the City provides and the County does not, development is expedited by annexation. The major tool used in protecting future growth around Kerman, is to zone these areas to large-lot agricultural zone districts to preclude development to under utilized parcel sizes, like ranchettes. In addition, the large-lot agricultural zoning preserves the productive agricultural use of the property until annexation and development is appropriate.

Kerman has provided sufficient land within its sphere of influence to accommodate urban growth for the city over the next twenty years. In fact, the sphere of influence includes more land than is actually needed, about double the acreage required.

For land to be developed for housing outside the Kerman city limits, the Land Use Element of the General Plan must designate the land for residential development. The current Land Use Element provides sufficient land for residential development up to the year 2005. As market trends change and Kerman's population increases, the Land Use Element may require future amendments to insure a sufficient amount of land for residential development.

Actions

1. Kerman will pursue annexation of lands within its Sphere of Influence that are designated for residential development, are contiguous to existing urban development, and are consistent with the previously mentioned urban growth goals.

The County of Fresno maintains unincorporated land within Kerman's Sphere of Influence in reserve, zoning it as Limited Agriculture with a minimum parcel size of twenty acres. This preserves the land in parcel sizes that can accommodate future urbanization and precludes the development of uses incompatible with urban development, such as small lot ranchettes. These reserve areas constitute Kerman's land inventory for future housing.

Land for housing will be annexed to the City as the market place warrants so long as the project is consistent with city and county annexation policies and the Kerman General Plan.

Year: Ongoing

Responsible Agency: City of Kerman, Planning Department

Funding: annexation and environmental assessment fees

2. Kerman will prepare an update to its Land Use Element. The Element will set aside sufficient land to meet future residential needs through 2010. The land area designated for residential uses will be 150 to 200 percent of the amount needed by 2010. This will allow for sufficient land choice and preclude inflated land values due to a limited pool of residentially designated land.

Year: 1993

Responsible Agency: City of Kerman, Planning Department

Funding: General Fund

3. The City of Kerman will allow urban infill by allowing lot sizes less than 7,000 square feet when used in relation to the existing Density Bonus Ordinance. The Density Bonus Ordinance allows for an overall increase in density of a project, if the project meets set criteria for the provision of affordable housing. When allowing smaller lot sizes, the City shall insure that the character and the quality of the existing neighborhood is protected by project specific development standards , including setbacks, height, parking, and landscaping.

Year: 1992

Responsible Agency: City of Kerman, Planning Department

Funding: General Fund

4. Kerman will conduct a study of its infrastructure system - sewer, water and storm drainage - to determine if each system is adequate to meet the growth demands for the next twenty years. This study should provide a five-year capital improvement program for each infrastructure system and a mechanism for financing these improvements consistent with AB 1600.

A infrastructure system that is poorly maintained, under sized or not adequately financed can impede future housing construction. By master planning each system, this potential situation can be avoided. Further, it can provide a long-term local financing mechanism for infrastructure improvements that is not dependent upon state or federal funds.

Year: 1992

Responsible Agency: City of Kerman

Funding: Sewer, water and storm drainage funds

5. Kerman will allocate an appropriate portion of its Community Development Block Grant (CDBG) funds for the purchase of sites for assisted housing or will land bank for future use. These funds will be combined with tax increment set aside monies in order to insure an adequate level of funding is available for property purchase.

These funds will be allocated during Kerman's budget process, which takes place in May and June.

Year: 1994

Responsible Agency: City of Kerman

Funding: Community Development Block Grant (CDBG) funds

6. The Kerman Redevelopment Agency will provide a portion of its funds for acquiring housing sites for low and moderate income housing. This action is consistent with Community Redevelopment Law that requires 20 percent of a redevelopment agency's annual tax-increment to be reserved for rehabilitation/construction of low to moderate income housing.

This fund can promote construction of this type of housing throughout Kerman. Examples include, senior housing, assisted single family residential housing or mobile home parks.

Year: Ongoing

Responsible Agency: Kerman Redevelopment Agency

Funding: tax increment

PROVISION FOR VERY LOW-, LOW-, AND MODERATE-INCOME HOUSING

Section 65583(c) states that "localities are to address their housing needs through the administration of land use and development controls, provision of regulatory concessions and incentives, and the utilization of appropriate federal and state financing and subsidy programs, when available."

Section 65583(c)(2) states that the housing element shall contain programs which "assist in the development of adequate housing to meet the needs of low- and moderate-income households."

Discussion

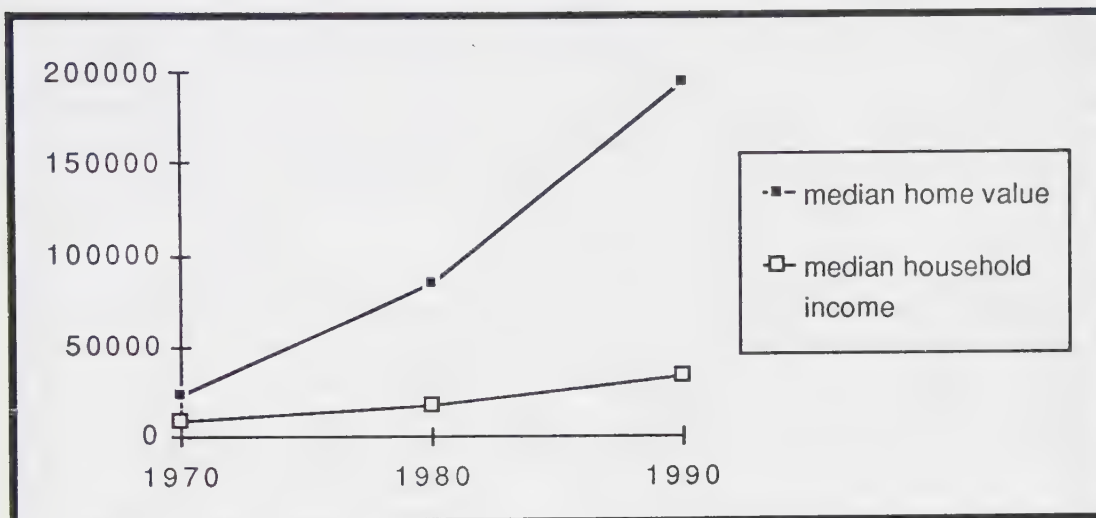
Affordability is the most pressing problem of the housing issues in California. For the very low and low income households the problem is basic - having enough money to afford shelter. For the moderate and above moderate income households, the issue is being able to afford the purchase of a home. Between these two ends of the spectrum are the households that can afford housing, either renting or buying, but struggle with making ends meet because housing is consuming a greater amount of their monthly income.

Tables 26 and 27 below present a graphic illustration of the housing affordability problem in California. The "affordability gap" continues to widen as median home prices outstrip median household income. In the Central Valley, and specifically in Kerman, this gap is not as serious. For comparison, the median home value in 1990 in California was \$195,500; in Fresno County, \$83,600; and in Kerman, \$71,200.

Rents in California have not increased as rapidly as home values, 744 percent versus 345 percent. However, since 1970 median household incomes have increased by only 266 percent. The trend makes it difficult for households that are renting to meet their monthly financial obligations.

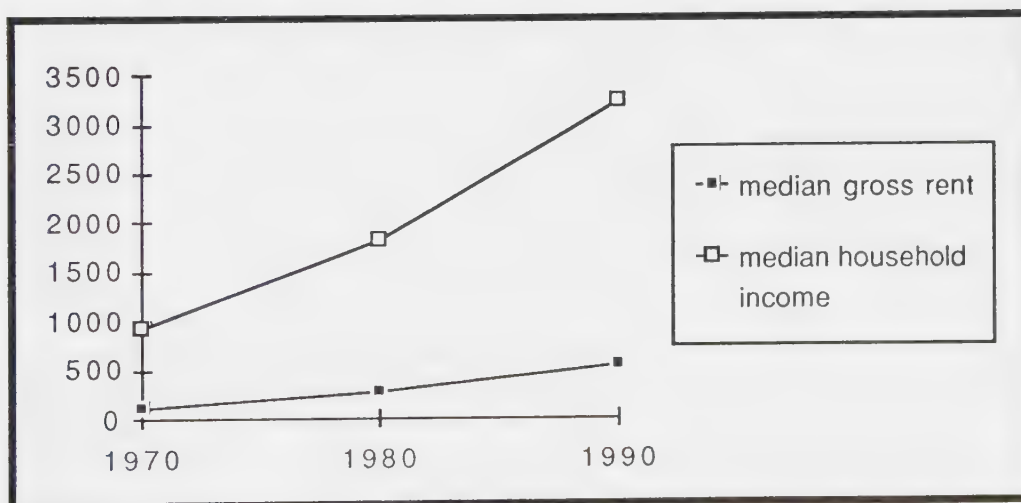
In California, the median monthly rent in 1990 was \$561; in Fresno County, \$363; and in Kerman, \$322.

Table 26
State of California
Median Home Value versus Median Household Income



Source: U.S. Census

Table 27
State of California
Median Gross Rent versus Median Household Income



Source: U.S. Census

In addition to the challenge of meeting current housing needs, provisions must also be made to satisfy the housing needs of future very low and low income populations. Success is primarily dependent upon the ability of households to afford monthly housing costs. Unless the median income of these future households does not keep pace with home values and gross rents, it is reasonable to expect that many of the newly-formed very low and low income households will continue to paying more than 25 percent of their gross income for housing. As in the past, these lower income households will, in many cases, be unable to satisfy their housing needs through the normal housing market, making government assisted housing programs essential and supporting the need for economic development activities which produce new, higher paying jobs.

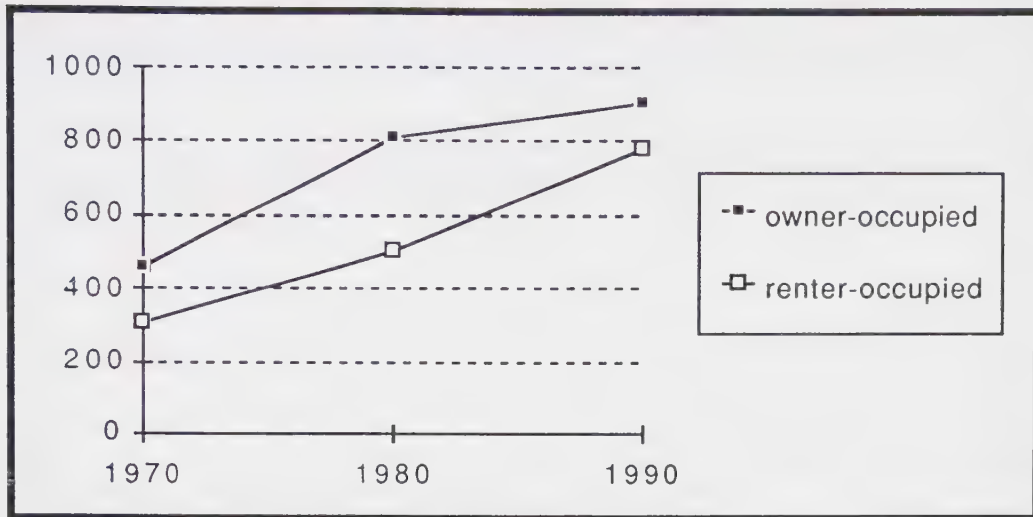
In the past 30 years, private industry has been unable to produce housing that is affordable to the low income household. Current trends indicate that moderate-income households are also experiencing this problem. Since 1970, rents and home sale prices have increased twice as fast as median incomes. Should the income-to-cost disparities continue to increase in the years ahead, the ability of the housing industry to produce affordable housing for this segment of Kerman's population may be seriously threatened.

Although state and local governments, as well as private industry, have important roles in providing assisted housing, federal funding is essential to the provision of housing for very low-, low-, and moderate-income households. Without this resource, the ability of local government to address the housing needs of these income groups is very limited. In past years, funding from the federal government has diminished and local government is facing a situation where there are only limited resources to assist the very low and low-income households. Only a change in state and national priorities will alleviate this problem.

Local governments will need to address a number of specific concerns that are critical to meeting future housing needs, especially if housing costs continue to increase at current rates. As housing costs rise, future households may only be able to afford some type of rental housing - apartments, condominiums, or mobile homes. This trend was especially evident in the 80s as renter-occupied units rose from 38 percent to 46 percent of the total housing stock. Should this trend continue throughout the 90s, Kerman will experience increased interest from developers wishing to construct rental housing.

Based on income-to-housing price trends, households that are in the market to purchase a home may only be able to afford a small home on a small lot (5000 square feet), a condominium or a mobile home on its own lot. In California, the condominium has become a viable alternative for households that are seeking the purchase of a home. In 1970, condominiums accounted for one percent of California's housing stock; in 1980, three percent; and in 1990, five percent.

Table 28
Owner- and Renter-Occupied Housing Units



Source: 1970,1980,1990 U.S. Census

While Kerman's General Plan provides for a full range of housing types and densities and while the State, through legislation, has provided for density bonuses, second residential units, and mobile home parks in single family residential districts, future decisions regarding rental housing will be based on the community's acceptance of rental housing in their city and their neighborhood.

Housing assistance provided by federal and state programs falls into two categories: assistance to homeowners and assistance to renters. Within each of these categories, programs address either construction of new housing units or use of existing units. Some programs assist the family while others assist the owner or developer.

The Fresno County Housing Authority administers most programs providing low-rent housing. The Housing Authority operates 1,934 units of conventional low-rent housing and 3,267 units under the Section 8 Existing Housing Program. In addition, the Housing Authority operates 34 units of permanent farm labor housing and 180 units of migrant farm labor housing. In the City of Kerman there are 231 Section 8 housing units.

The Housing Authority functions in the capacity of a developer and manager of low-rent housing facilities. It has the responsibility for planning, financing, constructing, purchasing, leasing, and managing properties and dwelling units encompassed by a variety of low-rent housing programs. By virtue of its ownership or leasehold interest in various properties, the Housing Authority performs all the functions of a private owner, including selecting tenants, collecting rents, maintaining properties, and a myriad of related activities.

The Fresno County Department of Community Development administers the

Federal Department of Housing and Urban Development's (HUD) Community Development Block Grant (CDBG) Program for Kerman. An annual objective for housing assistance is incorporated in the Housing Assistance Plan. This does not represent that Department's programs entirely, but incorporates expectations from various public assistance programs as defined by HUD and the State of California.

Kerman may participate with the County in a variety of housing programs, including housing rehabilitation, mortgage revenue bond programs, and the facilitation of housing development.

Actions

Assistance to Homeowners

1. Kerman will contact developers to make an application for FmHA 502 Interest Subsidy programs and will work with and assist those developers. Kerman will take all actions necessary to expedite processing for such projects.

This program provides direct loans to individuals of low to moderate income to purchase newly constructed homes. The interest rate varies according to the applicant's adjusted family income and may be from as low as one percent to market rate.

Kerman will also contact Self-Help Enterprises to determine their interest in constructing a single family subdivision under the 502 Program. The City could defray the costs of the subdivision by paying for off-site improvements, waiving development impact fees, or selling city-owned land. City participation could translate into more households being able to afford a home or an upgraded home that would contain a two-car garage, additional landscaping, or upgraded roof materials, as examples.

Year: 1993

Responsible Agency: City of Kerman, private developers and Self-Help Enterprises

Funding: tax increment , private investment and FmHA funds

2. Contact private developers to inform them of the California Housing Finance Agency's Home Mortgage Program. CHFA provides financing for low- and moderate-income households, who are first-time homebuyers, with an opportunity to purchase a home.

Year: Ongoing

Responsible Agency: City of Kerman and private developers

Funding: CHFA and private funds

3. The Kerman Redevelopment Agency has \$48,000 in its L & M fund. This fund is growing at approximately seven percent per year. At the end of the planning period, the fund will contain about \$72,000. All or a portion of this money can be used for land write down, low interest loans, or infrastructure installation for housing developments that are tailored for low- and moderate-income households.

Year: 1996

Responsible Agency: Kerman Redevelopment Agency

Funding: tax increment

Assistance to Renters (Except Special Needs Groups)

1. Kerman will work with and assist those developers who are willing to provide housing for very low- and low- income households. The City of Kerman will take actions necessary to expedite processing for such projects.

This action will be facilitated by Kerman through its zoning ordinance and redevelopment agency. Kerman has zoned sufficient land for multi-family development and through the zoning ordinance text, which has recently been rewritten, includes chapters involving density bonuses, mobile home parks and second residential units. These sections of the zoning ordinance provide opportunities for the construction of additional rental housing stock.

The Kerman Redevelopment Agency encourages the construction of rental housing within the district. A portion of Kerman's tax increment could be made available to assist in the construction of rental housing through land write-down, construction of off-site improvements, or land acquisition.

Year: Ongoing

Responsible Agency: City of Kerman, Kerman Redevelopment Agency and private developers

Funding: tax increment and private investment

2. The City of Kerman will assist the Fresno County Housing Authority's implementation of the conventional Public Housing Rental Program and the Section 8 Existing Program, which provides rent subsidies directly to participants' landlords, and will support that agency's attempts to secure additional funding for expanded programs. Currently, the Housing Authority manages 231 Section 8 housing units in Kerman.

The Kerman Building Department will identify for the Housing Authority additional rental housing stock that can be used for the Section 8 Program.

Year: Ongoing

Responsible Agency: Fresno County Housing Authority

Funding: HUD funds

3. Kerman will contact developers to inform them of the City's interest in the FmHA 515 Program, which provide loans to subsidize the construction of rental housing for low- and moderate-income families and elderly persons. The City will take actions to expedite processing and approvals of such projects. The interest rate for this program varies between one percent and the market rate, depending on the kind of sponsor. Tenants in Section 515 projects must pay a minimum of 25 percent of their adjusted incomes. Such projects may be supplemented with Section 8 assistance payments or FmHA rental assistance.

The Kerman Redevelopment Agency could utilize a portion of its annual 20 percent set aside funds for this type of housing. Participation could involve land write-down, construction of off-site improvements and/or land acquisition.

Year: Ongoing

Responsible Agency: Kerman Redevelopment Agency and private developers

Funding: FmHA funds and tax increment

4. The City will participate with Fresno County in the issuance of multi-family mortgage revenue bonds as developers request such assistance to finance new construction projects for very low-, low-, and moderate income households and will assist by locating appropriate sites and by taking action to expedite processing for such projects.

The City of Kerman will insure that adequate amounts of land are designated and zoned for multiple family residential development. Further, Kerman will send to perspective private developers a copy of Kerman's Housing Element in an effort to attract their interest in building multi-family units.

Year: Ongoing

Responsible Agency: private developers

Funding: CDBG funds and private investment

HOUSING REHABILITATION AND CONSERVATION

Section 65583(c)(4) states that the housing program shall "conserve and improve the condition of the existing affordable housing stock."

Discussion

Although the housing condition survey completed for Kerman in 1990 indicates that the majority of the population is housed in dwellings that are in good condition, it also indicated that some families are currently living in substandard housing units, approximately 25 units or about 75 persons.

The substandard housing problem is the result of dwellings being built prior to local building codes and planning regulations. Also many dwellings are 30 years or older. While older homes can be maintained in good condition sometimes these units are substandard because persons occupying them are on a fixed or minimal income and can not afford the maintenance and repairs associated with an older home. Consequently, the quality and desirability of many of these dwellings diminished and today they represent a portion of Kerman's substandard housing stock.

Housing conservation is necessary to protect the stock of affordable housing units for very low-, low-, and moderate-income households from being converted to other uses that do not benefit these groups, such as commercial, industrial or condominium uses.

Actions

1. The City of Kerman will participate in the Fresno County Housing Assistance Rehabilitation Program (HARP) administered by the Department of Community Development. The program is voluntary and provides one to nine percent interest rates and deferred payment loans up to \$35,000 to low-income owner occupants of single family dwellings.

The program will be provided for target households living in Kerman. The City will actively participate in outreach efforts to make known to city residents that the program is available through its to-be-prepared housing brochure.

Year: 1993

Responsible Agency: City of Kerman and Fresno County

Funding: CDBG funds

2. The City of Kerman will inform homeowners of the FmHA 504 Single Family Rehabilitation allocations. This program provides home repair loans up to \$7,500 at one percent interest for very low-income families. The purpose of this program is to make money available for housing repairs that are needed to protect the health and safety of the household.

Notification of Kerman residents of this program will be provided by the Kerman Housing Brochure. This brochure will explain to residents the different types of available housing programs, the criteria necessary to participate in the programs, and a contact person or agency.

Year: Ongoing

Responsible Agency: City of Kerman and Farmers Home Administration

Funding: FmHA funds

3. Kerman will contact Self-Help Enterprises to enlist their services in providing rehabilitation services to homeowners in Kerman.

Year: 1994

Responsible Agency: City of Kerman and Self-Help Enterprises

Funding: Redevelopment Tax Increment

4. To insure that housing projects are not unnecessarily delayed, the City of Kerman will contact the Legal Affairs Office at the State Department of Housing and Community Development to determine if Kerman has Article XXXIV referendum approval.

Year: 1992

Responsible Agency: City of Kerman

Funding: general fund

5. The City of Kerman will continue to enforce the Housing Code, which provides minimum health and safety standards for the maintenance of the existing housing supply. These standards are intended to provide for safe and sanitary housing that is fit for human habitation. The City has the authority for enforcing Housing Code violations. The enforcement of the Housing Code is normally handled on a passive, complaint-response basis.

The Housing Code mandates that health and safety deficiencies be corrected in accordance with construction standards that were in effect at the time the structure

Housing Element of the Kerman General Plan
City of Kerman

was built. For housing units that were built prior to the adoption of local codes, the inspector uses a great degree of judgment in applying the Housing Code, especially with regard to problems not directly causing a health or safety risk. In cases where property owners refuse to correct deficiencies, enforcement of the Housing Code relies on civil sanctions. Kerman has averaged two demolitions per year using this enforcement process.

Year: Ongoing

Responsible Agency: City of Kerman

Funding: General Fund

HOUSING TO ACCOMMODATE SPECIAL NEEDS

Section 65583(A)(6) requires an "analysis of any special housing needs, such as those of the handicapped, elderly, large families, farmworkers, families with female heads of households, and families and persons in need of emergency shelter."

Discussion

Individuals and households with "special needs" are those whose housing requirements go beyond just a safe and sanitary dwelling at an affordable price. Their needs involve either unique physical or sociological requirements, or both. Included in this category are senior citizens; handicapped persons, who have particular physical needs as well as sociological needs unique to their group; large families, who need four, five, or more bedrooms in a dwelling; farmworkers, who move from one location to another for all or part of the year; and families with female heads of household; who suffer a unique form of discrimination as well as having needs related to location and size of unit.

Large households living in overcrowded conditions may be considered a group with special needs, although there is limited information regarding the extent of this problem.

Not all individuals and households with "special needs" are in the lower-income categories. Only individuals or households with low or limited incomes are targeted by the action plan. All programs listed in the prior section also assist those individuals and households with special needs.

Actions

1. Kerman will contact non-profit sponsors to inform them of the City's interest in the HUD Section 202 Program, which provides funds for construction of rental housing for seniors and handicapped. In addition, should the funding become available, the City will facilitate the project by participating in locating appropriate sites and will consider the use of the CDBG funds and/or tax increment to either write down the cost of the site or fund infrastructure improvements.

Year: 1994

Responsible Agency: Kerman Redevelopment Agency and non-profit sponsor

Funding: HUD funds, CDBG monies and tax increment

2. Kerman in cooperation with Fresno County will apply to the State Department of Housing and Community Development for an HCD Farm Worker Housing Grant. To be funded with a portion CDBG and half with a State HCD Farm Worker Housing Grant, the homes will be sold at a subsidized cost to eligible farm workers.

Year: 1995

Responsible Agency: City of Kerman and Fresno County

Funding: CDBG and HCD funds

3. Kerman will help finance non-profit sponsors and/or the Fresno County Housing Authority to apply for FmHA 514/516 funds for rentals that provide a combination of grants and loans to finance the construction of Migrant Farm Worker Rental Housing. Public and private non-profit corporations are eligible for both grants and loans.

Year: 1996

Responsible Agency: City of Kerman, Fresno County Housing Authority, or non-profit sponsor

Funding: FmHA funds

REMOVAL OF CONSTRAINTS

Discussion

Many factors affect the ultimate cost of housing to the consumer, be it rental or housing for purchase or rent. Those factors, which either prevent construction or raise the cost of construction, are considered constraints. Some of these constraints are the result of governmental actions, policies, regulations, and standards, and some are non-governmental market factors. However, governmental and non-governmental constraints are interrelated and each affect the other, so action programs which affect one group can affect the other.

Non-governmental constraints are beyond the control of local government and cannot be generally impacted by any action of a city or county. However, certain actions of local government can mitigate some of the adverse impacts of market constraints on a very localized basis.

Actions - Governmental Constraints

Kerman adopted a new zoning ordinance in 1990. In this Ordinance, Kerman provided for affordable housing by insuring that (1) a density bonus would be granted for housing projects that met the State criteria; (2) that second residential units (granny flats) would be allowed on lots that already contain a single family dwelling unit; (3) that mobile homes would be allowed to be installed on lots zoned for single family residential units; and (4) that mobile home parks could be constructed on land that is zoned for residential uses.

The Kerman Zoning Ordinance also provides for a planned development combining zone. This district, when applied to a residential district, will allow the developer to maximize the use of the property in terms of allowable residential units, insuring a more affordable housing unit.

Because Kerman is not experiencing unmanageable growth pressures, its processing time of planning permits is expeditious. This reduces the cost to residential developers which in turn provides for a more affordable housing product.

1. Kerman may utilize a portion of its Community Development Block Grant funds and/or tax increment to write down infrastructure improvements necessary to the development of housing and sites for housing in order to address construction and land costs. It is estimated that ten percent of Kerman's CDBG funds could be used for this program.

Year: 1995 and 1996

Responsible Agency: City of Kerman and Kerman Redevelopment Agency

Funding: CDBG funds and tax increment

ENERGY CONSERVATION OPPORTUNITIES

Section 65583 (a)(7) requires that the housing element contain an "analysis of opportunities for energy conservation with respect to residential development."

Discussion

New state energy conservation standards for residential buildings (Title 24, California Administrative Code) took effect July 13, 1982, replacing existing standards in effect for four years. However, legislation approved in July 1982 deferred the implementation of the new standards until June 15, 1983, for single family units and until December 31, 1983, for other residential uses.

The new standards recognize climate differences within the State. They permit considerable flexibility to the builder, as long as a minimum "energy budget" is achieved. The State Energy Commission estimates they will add about \$2,000 to the cost of a home and will cut energy consumption costs on the average of about 50 percent. The standards are state mandated and do not require further local code changes.

In addition to the Title 24 standards, Kerman can take other actions that will conserve energy in new buildings and in surrounding environments. As an example, all developments that require a parking lot could be landscaped so that a 50 percent shade factor in the parking lot is realized. This shading factor will prevent heat build up in the adjacent building and make for a more pleasant parking environment.

Actions

1. Energy conservation standards will be added to the Kerman Zoning Ordinance and Kerman Improvements Manual. These new standards could include landscaping requirements for parking lots, narrow streets with street tree plantings, and solar shading easements.

Year: 1993

Responsible Agency: City of Kerman

Funding: General Fund

PROMOTION OF EQUAL HOUSING OPPORTUNITIES

Discussion

Although essential to meeting housing needs, the provision of a sufficient number of dwelling units will not in itself ensure that the entire population will be adequately housed. A segment of the population is living on very low incomes. As housing costs have risen in recent years, many of these households have been forced to apply an excessive amount of their budget to housing costs. In order to remain in the house of their choice, some residents, such as the elderly, pay such a large portion of their income on housing that they are unable to purchase other basic living necessities. In the case of the large family, lack of sufficient income usually restricts housing choice to the least expensive dwelling which is usually inadequate for their needs and frequently deficient in quality and size.

For many other households who have sufficient income to purchase quality housing, choice of housing location is still frequently denied because appropriate housing at an acceptable cost is not adequately dispersed throughout the County or within individual communities.

Although inadequate distribution of affordable housing within a community or region is an important constraint to choice, discrimination due to race, religion, or ethnic background is an equally significant factor affecting equal housing opportunity. Actions which result in illegal discrimination in the renting or sale of housing violate state and federal laws and should be reported to the proper authorities for investigation. The agency responsible for investigation of housing discrimination complaints is the State Department of Fair Employment and Housing. The County Department of Weights, Measures, and Consumer Protection will handle complaints not accepted by that agency.

In 1981 the Fresno County Board of Supervisors appointed a special Task Force which was charged with the responsibility of determining if problems in housing discrimination exist in Fresno County. The findings of that Task Force show that the major need is for better public education. The Community Housing Leadership Board (CHLB), set up by the Building Industry Association, now has the responsibility for improving education and awareness in relation to fair housing.

Actions

1. Kerman will support the County establishment of an inter-agency task force to determine the effectiveness of existing programs in complying with federal equal opportunity objectives and will request that the Task Force include the City.

Year: Ongoing

Responsible Agency: Fresno County

Funding: CDBG funds

2. Kerman will direct residents with discrimination complaints to the State Department of Fair Employment and Housing or the County Department of Weights, Measures, and Consumer protection.

Year: Ongoing

Responsible Agency: State Department of Fair Employment and Housing and Fresno County Department of Weights, Measures, and Consumer Protection Affairs

Funding: State funding and CDBG funds (for housing discrimination only).

INTERGOVERNMENTAL COORDINATION AND PUBLIC AWARENESS

Discussion

The City of Kerman and Fresno County have worked jointly with the Council of Fresno County Governments in developing the 1990 Fresno Regional Housing Needs Determination Plan. This document indicates for each city its fair share housing need for the next five years. In addition, Kerman coordinates with Fresno County in their HARP, Mortgage Revenue Bonds, and Housing Authority programs.

Kerman is interested in encouraging public participation in the housing element process and even more importantly, in the issue of housing itself. The Kerman Planning Commission and City Council will hold public hearings on the Housing Element in order to gather input on future housing needs in the community. Furthermore, the City wishes to encourage citizens to take a more active role in local housing issues and become better educated on housing opportunities available to them.

Actions

1. Kerman will establish a housing monitor program to track housing activity in the City. The program will document the number of homes constructed, rehabilitated, and demolished; the number of households that receive housing assistance; the types of governmental programs that are employed to provide assisted housing; and the mechanisms that the City uses to provide for affordable housing.

Year: 1992

Responsible Agency: City of Kerman

Funding: General Fund

2. Kerman will prepare a housing brochure that details the various housing programs that are available to the public. This brochure will describe each program and provide a contact and phone number.

Year: 1992

Responsible Agency: City of Kerman

Funding: General Fund

3. The Kerman Planning Department will annually report to the Planning Commission and City Council the progress the City has been making in the implementation of its housing goals and objectives.

Year: 1992

Responsible Agency: City of Kerman

Funding: General Fund

4. The Kerman Planning Department will provide copies of the housing element to local housing agencies and non-profit organizations to inform them of available housing programs.

Year: 1992

Responsible Agency: City of Kerman

Funding: General

5. The Kerman Redevelopment Agency will hold annual public hearings on its budget. Specifically, it will take public input on how it will spend its set aside funds.

Year: Ongoing

Responsible Agency: Kerman Redevelopment Agency

Funding: tax increment

QUANTIFIED ANNUAL HOUSING OBJECTIVES
ASSISTANCE TO HOMEOWNERS

PROGRAM	NEW/EXISTING	DWELLING TYPE	PROGRAM TYPE	INCOME GROUPS ASSISTED	SPECIAL GROUPS ASSISTED	TOTAL UNITS/YEAR
Fresno County Mortgage Revenue Bonds - CDBG/Priv. Investment	new and existing	single family	purchase	50 to 150 % of median income		
FmHA 502 Interest Subsidy	new	single family	purchase	50 to 80% of median income		10 units per year
Fresno Co. Housing Assist. Rehab. Program (HARP)	existing	single family	rehabilitation	up to 80 % of median income		2 units per year
FmHA 504 Rehab. Loans	existing	single family	rehabilitation	below 60% of median income	elderly, over 62 years	2 units per year
HUD Section 312 Rehab. loans	existing	single family	rehabilitation	up to 95% of median income		
tax increment rehab loans	new	single family	rehabilitation	u p t o 8 0 percent of median income		10 units per year
TOTAL ANNUAL HOME-OWNER ASSISTANCE GOAL						24 units per year

**QUANTIFIED ANNUAL HOUSING OBJECTIVES
ASSISTANCE TO RENTERS/RENTAL HOUSEHOLDS**

PROGRAM	NEW/EXISTING	DWELLING TYPE	PROGRAM TYPE	INCOME GROUPS ASSISTED	SPECIAL GROUPS ASSISTED	TOTAL UNITS/YEAR
Fresno County Mortgage Revenue Bonds - CDBG/Priv. Investment	new	multi- family	interest subsidy by developer	80 to 120 % of median income		
HUD Section 8 Existing	existing	multi- family	rent subsidy for renter	80% of median income or lower		231 units per year
FmHA 515 Loans	new	multi- family	interest subsidy	80% of median income or lower		8 units per year
FmHA 514/516 loans/grants	new	multi-family	loan/grant to developer	80% of median income or lower	farmworkers	2 units per year
CHFA AB 333	new	multi-family	interest subsidy to developer	80% of median income or lower		
HUD Section 202	new	multi-family	low interest loan to non-profit developer	80% of median income or lower	elderly or handicapped	8 units per year
HUD Rental Rehabilitation Demonstration Program	existing	single and multi- family	loan to owner for rehab.	80% of median income or lower		
HUD Rental Rehab. Program	existing	single and multi- family	loan to developer	80% of median income or lower		2 units per year
TOTAL ANNUAL RENTER ASSISTANCE GOAL						252 units per year

**QUANTIFIED ANNUAL HOUSING OBJECTIVES
ASSISTANCE TO FARM WORKERS**

PROGRAM	NEW/EXISTING	DWELLING TYPE	PROGRAM TYPE	INCOME GROUPS ASSISTED	SPECIAL GROUPS ASSISTED	TOTAL UNITS/YEAR
State HCD Farm Worker Housing/HARP	existing	single family	rehabilitation	up to 60% of median income	Farm Workers	
State HCD Farm Worker Housing	new	single family	purchase	up to 60% of median income	Farm Workers	2 units per year
CDBG/HCD Farm Worker Housing Grant				up to 60% of median income	Farm Workers	
TOTAL ANNUAL HOME- OWNER ASSISTANCE GOAL						2 units per year

CITY OF KERMAN

HOUSING ELEMENT UPDATE

NEGATIVE DECLARATION

WALTER BRICKER
CONSULTING CIVIL ENGINEER

SEPTEMBER 1991

NEGATIVE DECLARATION
FOR THE
HOUSING ELEMENT UPDATE

LEAD AGENCY

City of Kerman
850 South Madera Avenue
Kerman, CA 93630

Contact: Ms. Wilma Hanlon
City Planner

PROJECT DESCRIPTION

The "project" is an update of the Housing Element of the Kerman General Plan. The purpose of the Housing Element is to provide an adequate housing environment for all segments of the community. The Element contains an assessment of existing and future housing needs; a statement of goals, policies, and objectives for maintaining, improving, and developing housing; and a five-year action program for achieving the goals and objectives of the Element.

PROJECT LOCATION

Kerman is located in west-central Fresno County, approximately 15 miles west of the City of Fresno (see Exhibit 3 of the Housing Element for a vicinity map).

ENVIRONMENTAL FINDING

The project is not expected to have a significant impact on the environment. Support for this finding is documented in the attached Initial Study.

HOUSING ELEMENT UPDATE

INITIAL STUDY

Prepared for:

CITY OF KERMAN

Prepared by:

WALTER BRICKER
CONSULTING CIVIL ENGINEER

SEPTEMBER 1991

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1.0 PROJECT DESCRIPTION

The City of Kerman is updating the Housing Element of its General Plan in accordance with State law. California Government Code Section 65580 requires that the existing Element, which was adopted in 1984, is updated by the end of 1991. The updated Element is expected to be effective through 1996.

The underlying purpose of Kerman's Housing Element is to provide adequate housing for all segments of the community. It is required to contain the following basic components:

- 1) A review of the effectiveness of the previous element,
- 2) An assessment of existing and future housing needs (for different income levels and special groups) based on projected population and employment trends,
- 3) A statement of goals, policies, and objectives for maintaining, improving, and developing housing, and
- 4) A five-year action program for achieving the goals and objectives of the Element.

The updated Housing Element also includes an inventory of available lands to meet housing needs, and a discussion of governmental and non-governmental constraints to providing increased housing.

2.0 PROJECT LOCATION

Kerman is located in west-central Fresno County, approximately 15 miles west of the City of Fresno (refer to Exhibit 3 of the Housing Element for a vicinity map). The Housing Element Update applies to all residential lands within Kerman's current Sphere of Influence (SOI).

3.0 ENVIRONMENTAL SETTING

3.1 Land Use

Kerman is dominated by single-family residential uses and, to a lesser degree, agricultural-service uses.

There are approximately 105 acres of undeveloped vacant land within the City Limits that zoned for residential uses. Based on current residential zone densities, this vacant land could be developed with 608 residential units. There are also approximately 617 acres

of undeveloped unincorporated land within Kerman's Sphere of Influence that are designated for future residential uses on the County's General Plan. This unincorporated vacant land could accommodate approximately 3,000 residential units.

3.2 Population

Kerman's 1990 Census population was 5,448. Between 1980 and 1990, the population grew at an average annual rate of 3.6 percent. In comparison, Fresno County grew at an average annual rate of 2.6 percent during the same period.

Based on a projection of Kerman's recent growth rate, the City's population is expected to be approximately 7,800 in the year 2000. The population is expected to be approximately 6,700 in the year 1996, which is planning horizon of the proposed Element.

The current population is predominantly white. People of hispanic origin comprise approximately 53 percent of the population.

3.3 Housing

In 1990, Kerman's housing stock consisted of 1,748 total residential units, which includes 1,108 single-family residences (63% of the total stock), 506 multi-family units (29%), and 134 mobile homes (5%).

A total of 125 new single-family residences were constructed in Kerman between 1980 and 1990, while 228 new multi-family units were added to housing stock during this 10-year period. The number of mobile homes decreased by 18 units during the 1980's.

The average size of a household is 3.23 people, which is slightly higher than the than the Fresno County average of 2.85 people per household.

The vacancy rates in Kerman are 0.8 percent for owner-occupied units and 4.2 percent for rental units, which are slightly below the County-wide rates.

Refer to Chapter IV of the Housing Element for a more comprehensive discussion of the housing characteristics, including the cost of housing, in Kerman. Chapter V describes the condition of the housing stock, and the current and projected housing needs of the community.

3.4 Employment

The employment base of Kerman is heavily dependent on the agricultural and agricultural-service industries. However, the largest single employer in Kerman is the Kerman Unified School District, which employs 330 people.

3.5 Circulation/Access

Regional access to Kerman is provided by State Highways 180 and 145. S.H. 180 is an east-west roadway that crosses through the northern portion of the community and extends east to Fresno and S.H. 99. S.H. 145 is a north-south roadway that traverses through the center of Kerman and extends north to Madera and S.H. 99, and south to Interstate 5.

Within Kerman, the major north-south roadways include Del Norte Avenue, Madera Avenue (S.H. 145), and Vineland Avenue. The major east-west roadways include Whites Bridge Road (S.H. 180), Kearney Avenue, California Avenue, and Church Avenue.

3.6 Infrastructure

Master Plans were prepared for Kerman's water, sewer and storm drainage systems between 1979 and 1981. The service area of these master plans includes all lands with the City's current Sphere of Influence Boundary. Based on assumed household sizes of 3.1 persons per single-family dwelling unit (with a density of 4 units per gross acre) and 2.5 persons per multi-family unit (with a density of 20 units per acre) for undeveloped areas with "Residential" land use designations, the master planning service area was expected to accommodate a total build-out population of approximately 23,000 people. The Master Plans present the system improvements that are necessary to serve future development within Kerman's Sphere of Influence, as well as existing development.

Water: The City provides water service to all developed areas within the City Limits. The water system is supplied by a series of wells pumping groundwater from the underlying aquifer. The City recently drilled two new wells and plans to drill two more additional wells as funding becomes available because the City's former wells were producing water that had slightly elevated uranium levels. The former wells are currently used as standby wells for fire protection.

Sewer: Sewage flows within the present service area are transmitted to the City's treatment plant, which is located southwest of Kerman at the intersection of Del Norte Avenue and Church Avenue. The plant, which was recently converted to an aerated lagoon system with a capacity of 1.21 million gallons per day (mgd), currently receives an average flow of 0.6 mgd. Based on the total average flow at the plant, Kerman is generating an average of approximately 110 gallons of sewage per day per capita.

Treated effluent from the plant is currently disposed of by land treatment. However, because of land constraints, the City is acquiring additional land to construct percolation ponds.

Storm Drainage: Stormwater runoff in Kerman is collected and disposed of in retention basins, where it is allowed to infiltrate into the ground.

3.7 School Facilities

The Kerman Unified School District provides school facilities for grades K-12 with one elementary school, one middle school, and one high school. Fresno City College and CSU Fresno are located in Fresno, approximately 15 miles east of Kerman. Job training programs are also located in Fresno.

4.0 ENVIRONMENTAL CHECKLIST

The following CEQA checklist identifies the potential environmental impacts of the proposed project. A discussion of the potential impacts is presented in Section 5.0.

ENVIRONMENTAL CHECKLIST FORM

I. Background

1. Name of Proponent City of Kerman
2. Address and Phone Number of Proponent (209) 846-9384
850 South Madera Avenue
Kerman, CA 93630
3. Date of Checklist Submitted September 1986
4. Agency Requiring Checklist City of Kerman
5. Name of Proposal, if applicable Housing Element Update

II. Environmental Impacts

(Explanations of all "yes" and "maybe" answers are required on attached sheets.)

	<u>Yes</u>	<u>Maybe</u>	<u>No</u>
1. Earth. Will the proposal result in:			
a. Unstable earth conditions or in changes in geologic substructures?	<u> </u>	<u> </u>	<u>X</u>
b. Disruptions, displacements, compaction or overcovering of the soil?	<u> </u>	<u> </u>	<u>X</u>
c. Change in topography or ground surface relief features?	<u> </u>	<u> </u>	<u>X</u>
d. The destruction, covering or modification of any unique geologic or physical features?	<u> </u>	<u> </u>	<u>X</u>
e. Any increase in wind or water erosion of soils, either on or off the site?	<u> </u>	<u> </u>	<u>X</u>
f. Changes in deposition or erosion of beach sands, or changes in siltation, deposition or erosion which may modify the channel of a river or stream or the bed of the ocean or any bay, inlet or lake?	<u> </u>	<u> </u>	<u>X</u>
g. Exposure of people or property to geologic hazards such as earthquakes, landslides, mudslides, ground failure, or similar hazards?	<u> </u>	<u> </u>	<u>X</u>

	<u>Yes</u>	<u>Maybe</u>	<u>No</u>
2. Air. Will the proposal result in:			
a. Substantial air emissions or deterioration of ambient air quality?	—	<u>X</u>	—
b. The creation of objectionable odors?	—	—	<u>X</u>
c. Alteration of air movement, moisture, or temperature, or any change in climate, either locally or regionally?	—	—	<u>X</u>
3. Water. Will the proposal result in:			
a. Changes in currents, or the course of direction of water movements, in either marine or fresh waters?	—	—	<u>X</u>
b. Changes in absorption rates, drainage patterns, or the rate and amount of surface runoff?	—	<u>X</u>	—
c. Alterations to the course or low of flood waters?	—	—	<u>X</u>
d. Change in the amount of surface water in any water body?	—	—	<u>X</u>
e. Discharge into surface waters, or in any alteration of surface water quality, including but not limited to temperature, dissolved oxygen or turbidity?	—	—	<u>X</u>
f. Alteration of the direction or rate of flow of ground waters?	—	—	<u>X</u>
g. Change in the quantity of ground waters, either through direct additions or withdrawals, or through interception of an aquifer by cuts or excavations?	—	—	<u>X</u>
h. Substantial reduction in the amount of water otherwise available for public water supplies?	—	—	<u>X</u>
i. Exposure of people or property to water related hazards such as flooding or tidal waves?	—	—	<u>X</u>
4. Plant Life. Will the proposal result in:			
a. Change in the diversity of species, or number of any species of plants (including trees, shrubs, grass, crops, and aquatic plants)?	—	—	<u>X</u>

	<u>Yes</u>	<u>Maybe</u>	<u>No</u>
b. Reduction of the numbers of any unique, rare or endangered species of plants?	___	___	<u>X</u>
c. Introduction of new species of plants into an area, or in a barrier to the normal replenishment of existing species?	___	___	<u>X</u>
d. Reduction in acreage of any agricultural crop?	___	___	<u>X</u>
5. Animal Life. Will the proposal result in:			
a. Change in the diversity of species, or numbers of any species of animals (birds, land animals including reptiles, fish and shellfish, benthic organisms or insects)?	___	___	<u>X</u>
b. Reduction of the numbers of any unique, rare or endangered species of animals?	___	___	<u>X</u>
c. Introduction of new species of animals into an area, or result in a barrier to the migration or movement of animals?	___	___	<u>X</u>
d. Deterioration to existing fish or wildlife habitat?	___	___	<u>X</u>
6. Noise. Will the proposal result in:			
a. Increases in existing noise levels?	___	___	<u>X</u>
b. Exposure of people to severe noise levels?	___	___	<u>X</u>
7. Light and Glare. Will the proposal produce new light or glare?	___	___	<u>X</u>
8. Land Use. Will the proposal result in a substantial alteration of the present or planned land use of an area?	___	___	<u>X</u>
9. Natural Resources. Will the proposal result in:			
a. Increase in the rate of use of any natural resources?	___	___	<u>X</u>
10. Risk of Upset. Will the proposal involve:			
a. A risk of an explosion or the release of hazardous substances (including, but not limited to, oil, pesticides, chemicals or radiation) in the event of an accident or upset conditions?	___	___	<u>X</u>

	<u>Yes</u>	<u>Maybe</u>	<u>No</u>
b. Possible interference with an emergency response plan or an emergency evacuation plan?	—	—	<u>X</u>
11. Population. Will the proposal alter the location, distribution, density, or growth rate of the human population of an area?	—	<u>X</u>	—
12. Housing. Will the proposal affect existing housing, or create a demand for additional housing?	—	<u>X</u>	—
13. Transportation/Circulation. Will the proposal result in:			
a. Generation of substantial additional vehicular movement?	—	—	<u>X</u>
b. Effects on existing parking facilities, or demand for new parking?	—	—	<u>X</u>
c. Substantial impact upon existing transportation systems?	—	—	<u>X</u>
d. Alterations to present patterns of circulation or movement of people and/or goods?	—	—	<u>X</u>
e. Alterations to waterborne, rail or air traffic?	—	—	<u>X</u>
f. Increase in traffic hazards to motor vehicles, bicyclists or pedestrians?	—	—	<u>X</u>
14. Public Services. Will the proposal have an effect upon, or result in a need for new or altered governmental services in any of the following areas:			
a. Fire protection?	—	—	<u>X</u>
b. Police protection?	—	—	<u>X</u>
c. Schools?	—	—	<u>X</u>
d. Parks or other recreational facilities?	—	—	<u>X</u>
e. Maintenance of public facilities, including roads?	—	—	<u>X</u>
f. Other governmental services?	—	—	<u>X</u>
15. Energy. Will the proposal result in:			
a. Use of substantial amounts of fuel or energy?	—	—	<u>X</u>

12. Housing

If successfully implemented, the Housing Element will have a beneficial impact on the housing conditions in the community. No significant adverse impacts are anticipated.

13. Transportation/Circulation

Implementation of the Housing Element is generally not expected to effect transportation and circulation conditions in the project area. However, as discussed in the evaluation of the impact of the project on air resources (see Item No. 2), proposals to increase the density of residential zones to provide low income housing and housing for the elderly are a potential concern. Such a density increase would be expected to increase the number of vehicle trips, which could potentially result in a deterioration in the operating conditions on roadways in the project area.

Although these potential impacts can not be adequately addressed at this time due to uncertainties with the number of future proposals, each proposal to increase the density of a residential zone will undergo an environmental review. As discussed above, the scarcity of these proposals in the past suggests that the number of future proposals will be very limited and the impacts should not be significant.

14. Public Services

No significant impacts are anticipated. Fire protection, police protection, school, and other public services should not be effected by the implementation of the proposed Housing Element.

15. Energy

No significant impacts are anticipated. The project will not result in the use of substantial amount of energy or fuel.

16. Utilities

No significant impacts are anticipated. The project is not expect to create a need for new (or alterations to existing) electrical, gas, communication, sewer, water, and solid waste utilities.

17. Human Health

No significant impacts are anticipated. The project is not expected to result in the exposure of people to potential health hazards.



18. Aesthetics

No significant impacts are anticipated.

19. Recreation

No significant impacts are anticipated.

20. Cultural Resources

No significant impacts are anticipated.

★ ★ ★ ★ ★

DETERMINATION

This Initial Study suggests that the project should not have a significant effect of the environment. Therefore, a Negative Declaration will be prepared.

6.0 SOURCES CONSULTED

1. Collins & Associates, Housing Element of the Kerman General Plan, 1991
2. City of Kerman, Public Works Department
3. City of Kerman, Planning Department
4. State of California, 1990 Census of Population and Housing
5. Blair & Church, Sewer Collection System Master Planning Study, prepared for Kerman, 1979
6. Provost & Pritchard, Water Distribution System Master Planning Study, prepared for Kerman, 1980
7. Blair, Church & Flynn, Storm Drainage Master Planning Study, prepared for Kerman, 1981

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